

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	31/01/2023
Interest Payments Date:	20/02/2023

Investor Contacts			
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PCS ID	00109-STs term
ESMA Reference	635400DJAT97IZDCJN35N2020001
Legal Entity Identifier	635400DJAT97IZDCJN35
European Data Warehouse	RMBSE000145100420208

Deal Participation Information	
Party	Provider
Issuer	Burlington Mortgages No.1 Designated Activity Company
Sellers	EBS d.a.c. & Haven Mortgages Limited
Cash Manager	EBS d.a.c.
Issuer Account Bank	AIB plc
Collection Account Bank	AIB plc
Trustee	BNY Mellon Corporate Trustee Services Limited
Principal Paying Agent & Reference Agent	The Bank of New York Mellon, London Branch
Registrar	The Bank of New York Mellon, Luxembourg Branch
Corporate Services Provider	Intertrust Management Ireland Limited
Back-Up Servicer Facilitator	Intertrust Management Ireland Limited
Subordinated Loan Providers	EBS d.a.c. & Haven Mortgages Limited
Share Trustee	Intertrust Nominees (Ireland) Limited
Arranger	Merrill Lynch International ("BofA Securities")

Details of Notes Issued												
Class of Notes	Reference	Original Moody's Rating	Original DBRS Rating	Current Moody's Rating	Current DBRS Rating	Original Tranche Balance (Euro)	Issue Price	Reference Rate	Margin (up to & including First Optional Redemption Date)	Step-Up Margin (after First Optional Redemption Date)	First Optional Redemption Date	Final Maturity Date
A1 Notes	XS2131184983	Aaa	AAA	Aaa	AAA	€ 1,731,400,000	100%	1 Month EURIBOR	0.40%		Mar-2025	Nov-2058
A2 Notes	XS2131185014	Aaa	AAA	Aaa	AAA	€ 1,731,400,000	100%	0.35% Fixed	n/a	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	€ 110,700,000	100%	1 Month EURIBOR	1.35%	2.35%	Mar-2025	Nov-2058
D Notes	XS2131186848	Baa3	BBB(lo)	A2	A (high)	€ 110,700,000	100%	1 Month EURIBOR	1.75%	2.75%	Mar-2025	Nov-2058
E Notes	XS2131189511	B3	BB	Ba2	BBB	€ 80,500,000	100%	1 Month EURIBOR	2.75%	3.75%	Mar-2025	Nov-2058
Z Notes	XS2131190956	n/a	n/a	n/a	n/a	€ 60,500,000	100%	8.00% Fixed	n/a	n/a	Mar-2025	Nov-2058
R1A Notes	XS2132421137	n/a	n/a	n/a	n/a	€ 10,000	100%	n/a	n/a	n/a	Mar-2025	Nov-2058
R1B Notes	XS2132421301	n/a	n/a	n/a	n/a	€ 10,000	100%	n/a	n/a	n/a	Mar-2025	Nov-2058
R2A Notes	XS2132421483	n/a	n/a	n/a	n/a	€ 10,000	100%	n/a	n/a	n/a	Mar-2025	Nov-2058
R2B Notes	XS2132421566	n/a	n/a	n/a	n/a	€ 10,000	100%	n/a	n/a	n/a	Mar-2025	Nov-2058

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

This Report	
Interest Period Start Date	20/01/2023
Interest Period End Date	20/02/2023
No of days in Interest Period	31
Next Payments Date	20/03/2023

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%	468,481,055	16.9517%	(22,691,878)	445,789,178	16.2642%	0.27	0.26	
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	62.6497%	0	1,731,400,000	63.1684%	1.00	1.00	
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	7.2839%	0	201,300,000	7.3442%	1.00	1.00	
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.0056%	0	110,700,000	4.0388%	1.00	1.00	
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.0056%	0	110,700,000	4.0388%	1.00	1.00	
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	2.9128%	0	80,500,000	2.9370%	1.00	1.00	
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.1892%	0	60,500,000	2.2073%	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%	2,763,621,055	100.0000%	(22,691,878)	2,740,929,178	100.0000%	0.69	0.68	

Interest Payments on Notes							
Class of Notes	Reference	Interest Rate	Number of Days	Interest Due (Euro)	Interest Paid (Euro)	Unpaid Interest (Euro)	Cumulative Unpaid (Euro)
A1 Notes	XS2131184983	2.385%	31	962,142.96	962,142.96	0	0
A2 Notes	XS2131185014	0.350%	31	521,824.72	521,824.72	0	0
B Notes	XS2131185105	2.935%	31	508,757.79	508,757.79	0	0
C Notes	XS2131185873	3.335%	31	317,908.87	317,908.87	0	0
D Notes	XS2131186848	3.735%	31	356,038.87	356,038.87	0	0
E Notes	XS2131189511	4.735%	31	328,227.56	328,227.56	0	0
Z Notes	XS2131190956	8.000%	31	416,777.77	416,777.77	0	0
R1A Notes	XS2132421137	n/a	n/a	n/a	n/a	n/a	n/a
R1B Notes	XS2132421301	n/a	n/a	n/a	n/a	n/a	n/a
R2A Notes	XS2132421483	n/a	n/a	n/a	n/a	n/a	n/a
R2B Notes	XS2132421566	n/a	n/a	n/a	n/a	n/a	n/a
Total				3,411,678.54	3,411,678.54	-	-

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	16,499,108	(170,189)	-	16,328,919	16,328,919	-	
Total	29,745,000	20,273,108	(170,189)	-	20,102,919	20,102,919	0	

Revenue Analysis	
	Euro
Revenue Receipts	6,580,058
Interest from Bank Accounts	0
Class A Liquidity Reserve Fund Excess Amount	170,189
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	6,750,247
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	(16,880)
Servicer (EBS)	(246,118)
Servicer (Haven)	(136,075)
Issuer Profit Fee	(100)
Class A Notes Interest	(1,483,968)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(508,758)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(317,909)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(356,039)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(328,228)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(84,574)
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	(1,837,418)
Class R1B Payment	(1,015,945)
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	-	140,363	(55,789)	84,574	84,574	-

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	6,019,501	(3,373,284)	2,646,217	2,646,217

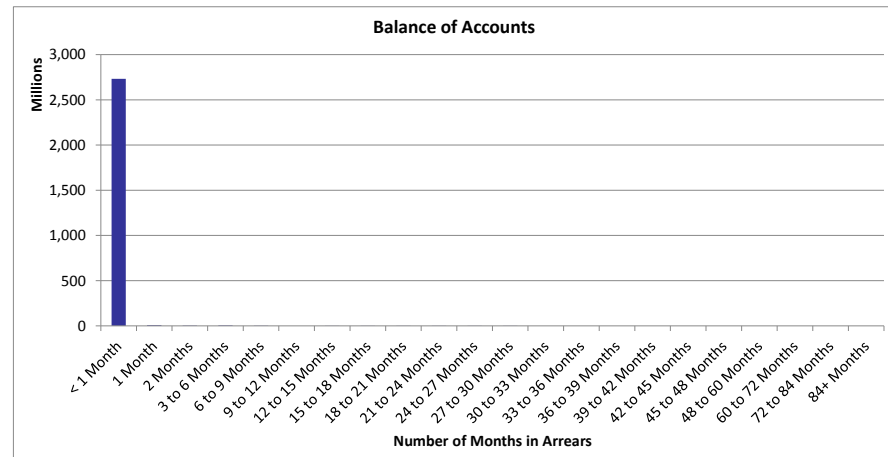
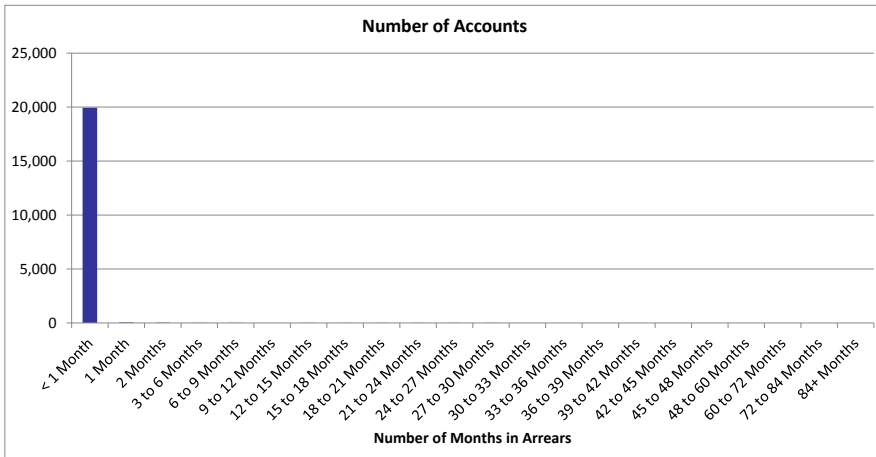
Principal Analysis		Euro
Principal Receipts		22,607,304
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		84,574
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional 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		22,691,878
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;		(22,691,878)
Pro rata and pari passu to the principal amounts due on the Class A2 Notes;		0
Pro rata and pari passu to the principal amounts due on the Class B Notes;		0
Pro rata and pari passu to the principal amounts due on the Class C Notes;		0
Pro rata and pari passu to the principal amounts due on the Class D Notes;		0
Pro rata and pari passu to the principal amounts due on the Class E Notes;		0
Pro rata and pari passu to the principal amounts due on the Class Z Notes;		0
Principal amount due on the Class R2 Notes		0
All remaining amounts to be applied as Available Revenue Receipts		0
Reconciliation		0

Mortgage Portfolio Analysis: Properties Under Management					
	This Period		Cumulative (Active Loans only)		Cumulative Active and Redeemed Loans
Description	No of Properties	Principal Balance Amount	No of Properties	Principal Balance Amount	Number of Properties
Abandoned	0	0.00	0	0.00	0
Property in Possession	0	0.00	0	0.00	0
Sold	0	0.00	0	0.00	0

Mortgage Portfolio Analysis		
	This Period (Euro)	Cumulative (Euro)
Opening Mortgage Principle Balance	2,773,983,357	4,026,483,467
Scheduled Principal Payments and Early Redemptions	22,607,304	1,282,908,071
Charge Offs	0	0
Non-cash movements	0	(8,517,524)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,751,376,053	2,751,376,053

Stratification Tables

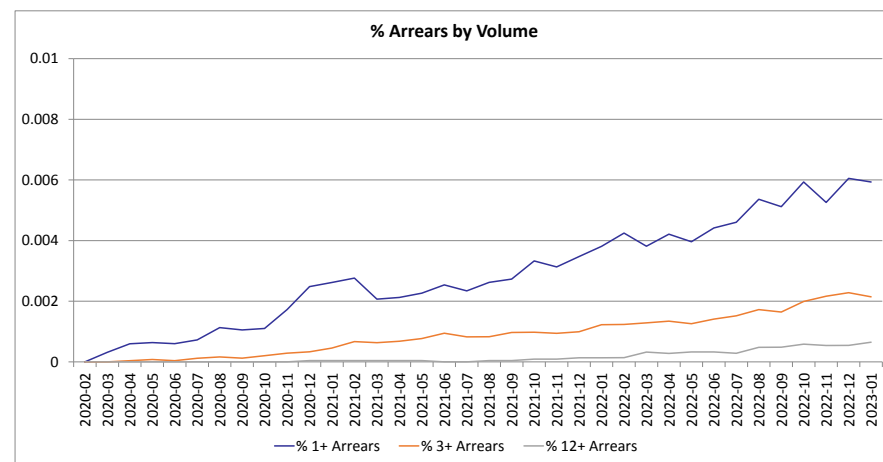
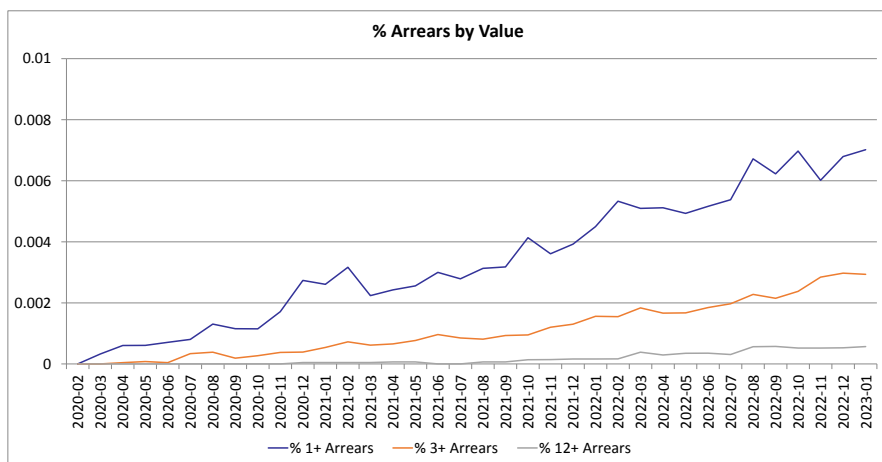
Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	19,941	99.41%	2,732,070,372	99.30%
1 Month	49	0.24%	7,477,920	0.27%
2 Months	27	0.13%	3,757,110	0.14%
3 to 6 Months	17	0.08%	4,338,675	0.16%
6 to 9 Months	13	0.06%	2,171,517	0.08%
9 to 12 Months	0	0.00%	0	0.00%
12 to 15 Months	3	0.01%	155,441	0.01%
15 to 18 Months	4	0.02%	577,854	0.02%
18 to 21 Months	2	0.01%	275,227	0.01%
21 to 24 Months	2	0.01%	271,067	0.01%
24 to 27 Months	1	0.00%	59,401	0.00%
27 to 30 Months	1	0.00%	221,470	0.01%
30 to 33 Months	0	0.00%	0	0.00%
33 to 36 Months	0	0.00%	0	0.00%
36 to 39 Months	0	0.00%	0	0.00%
39 to 42 Months	0	0.00%	0	0.00%
42 to 45 Months	0	0.00%	0	0.00%
45 to 48 Months	0	0.00%	0	0.00%
48 to 60 Months	0	0.00%	0	0.00%
60 to 72 Months	0	0.00%	0	0.00%
72 to 84 Months	0	0.00%	0	0.00%
84+ Months	0	0.00%	0	0.00%
Total	20,060	100.00%	2,751,376,053	100.00%



Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23
12+ Arrears	1.65	1.65	1.48	1.46	1.46	1.56
3+ Arrears**	6.65	6.20	6.78	7.99	8.25	8.07
1+ Arrears*	19.62	17.96	19.87	16.90	18.84	19.31
Total Arrears	19.62	17.96	19.87	16.90	18.84	19.31
Total Portfolio	2,921.89	2,883.21	2,850.67	2,808.63	2,773.98	2,751.38
Months in Arrears Number of Accounts	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23
12+ Arrears	10	10	12	11	11	13
3+ Arrears**	36	34	41	44	46	43
1+ Arrears*	112	106	122	107	122	119
Total Arrears	112	106	122	107	122	119
Total Portfolio	20,883	20,704	20,559	20,340	20,162	20,060

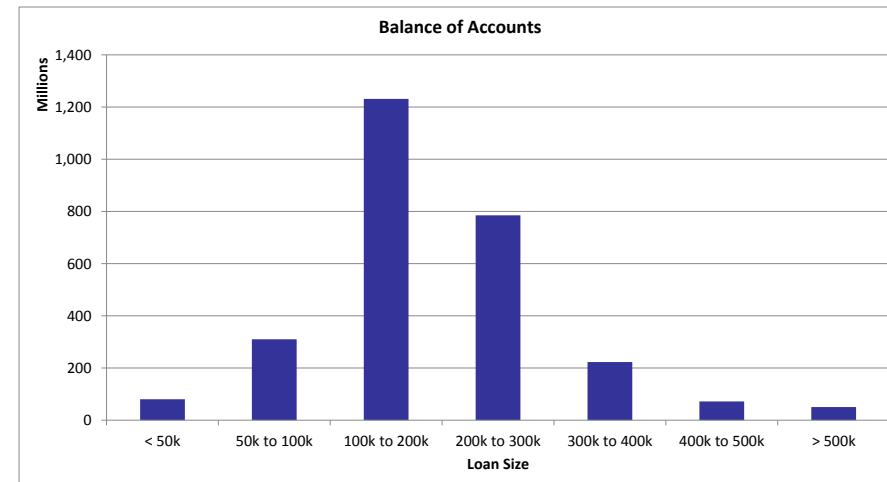
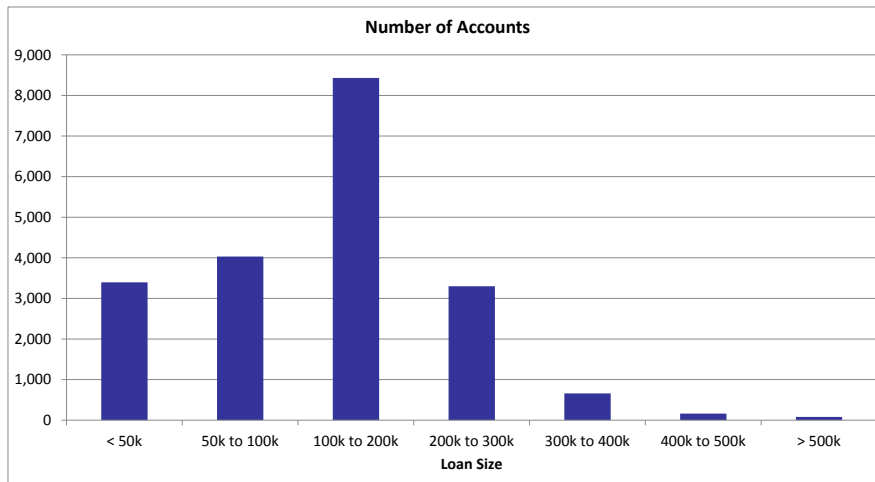
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

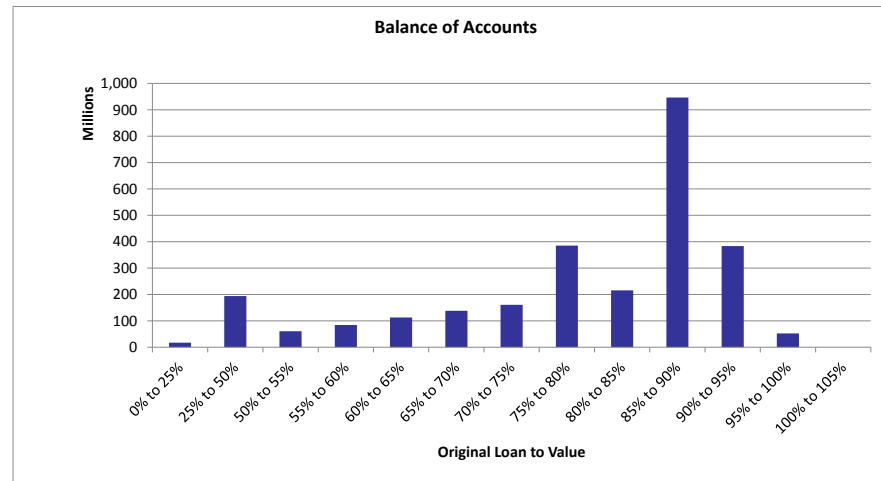
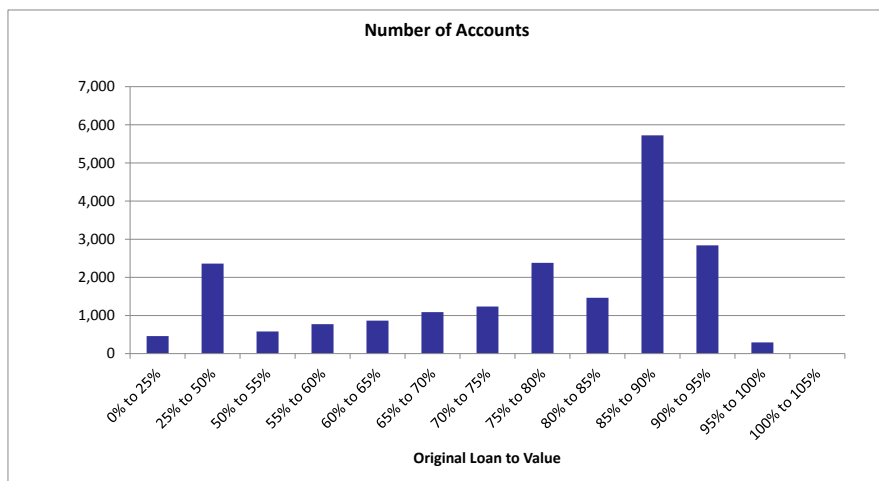


Cure Rates - Last 6 Months						
	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23
Total Cases Any Arrears	158	162	173	168	191	174
Total Cured to 0 Arrears	19	35	36	47	31	53
% Cure Rate to 0 Arrears	12.03%	21.60%	20.81%	27.98%	16.23%	30.46%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,394	16.92%	80,044,729	2.91%
50k to 100k	4,032	20.10%	310,061,387	11.27%
100k to 200k	8,431	42.03%	1,231,092,394	44.74%
200k to 300k	3,301	16.46%	785,109,140	28.54%
300k to 400k	659	3.29%	222,969,728	8.10%
400k to 500k	162	0.81%	71,728,752	2.61%
> 500k	81	0.40%	50,369,923	1.83%
Total	20,060	100.00%	2,751,376,053	100.00%
Weighted Average Loan Size			137,157.33	

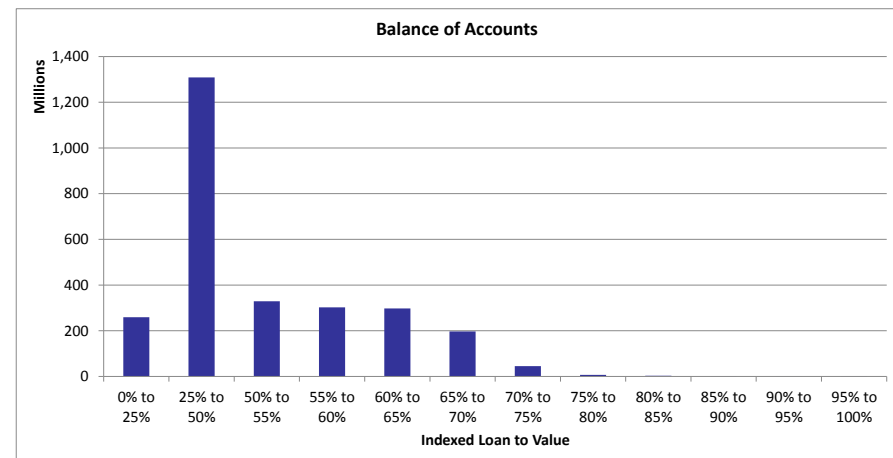
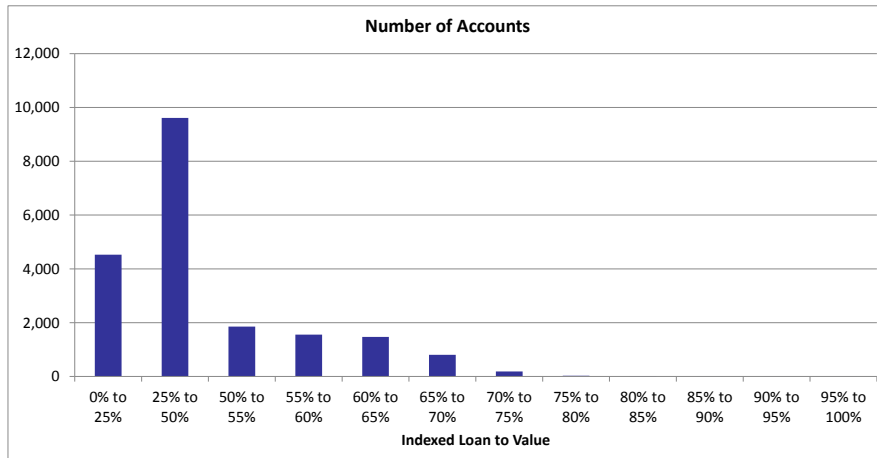


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	458	2.28%	17,483,851	0.64%
25% to 50%	2,361	11.77%	194,156,232	7.06%
50% to 55%	579	2.89%	60,568,735	2.20%
55% to 60%	772	3.85%	84,256,241	3.06%
60% to 65%	866	4.32%	112,947,112	4.11%
65% to 70%	1,089	5.43%	138,377,494	5.03%
70% to 75%	1,234	6.15%	160,660,966	5.84%
75% to 80%	2,380	11.86%	385,120,849	14.00%
80% to 85%	1,465	7.30%	215,500,426	7.83%
85% to 90%	5,724	28.53%	946,499,781	34.40%
90% to 95%	2,840	14.16%	383,334,748	13.93%
95% to 100%	292	1.46%	52,469,618	1.91%
100% to 105%	0	0.00%	0	0.00%
Total	20,060	100.00%	2,751,376,053	100.00%
Weighted Average Original LTV			79.14%	

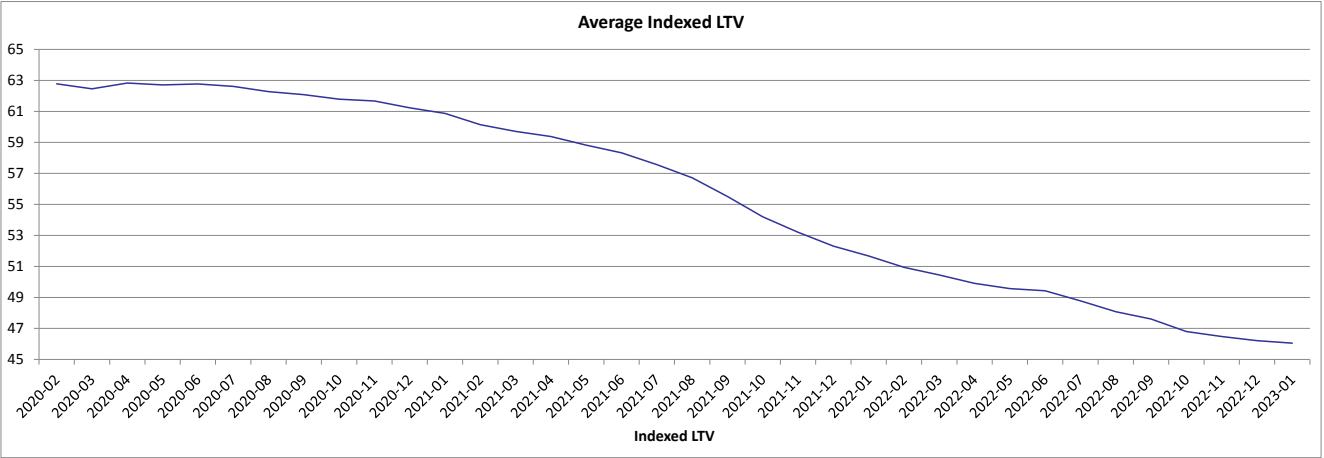


*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

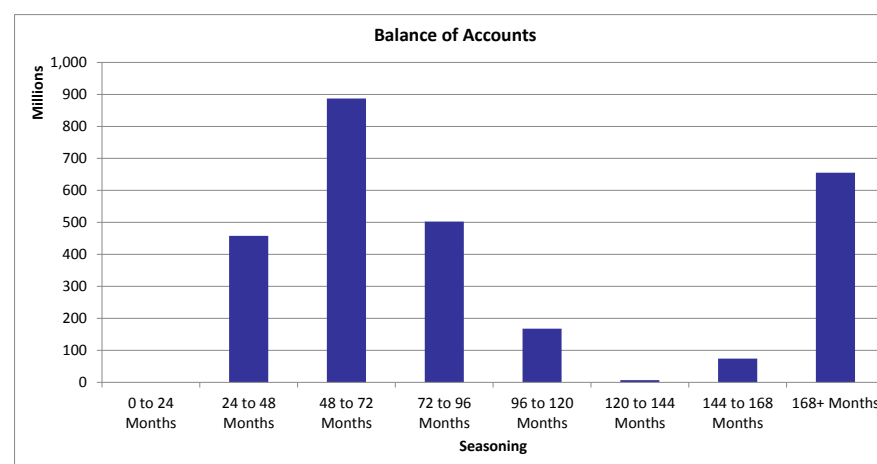
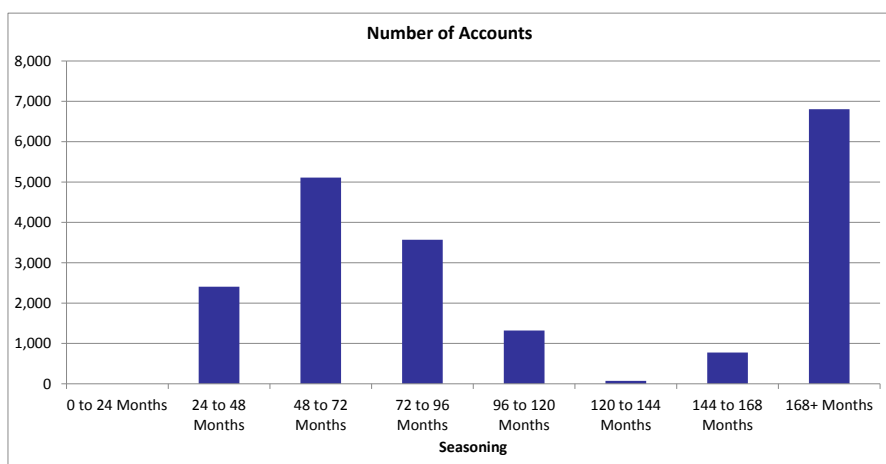
Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	4,525	22.56%	259,409,771	9.43%
25% to 50%	9,610	47.91%	1,308,590,915	47.56%
50% to 55%	1,854	9.24%	329,100,854	11.96%
55% to 60%	1,555	7.75%	302,169,973	10.98%
60% to 65%	1,469	7.32%	297,845,146	10.83%
65% to 70%	806	4.02%	197,005,727	7.16%
70% to 75%	185	0.92%	45,070,800	1.64%
75% to 80%	29	0.14%	6,679,262	0.24%
80% to 85%	14	0.07%	3,081,462	0.11%
85% to 90%	5	0.02%	985,417	0.04%
90% to 95%	3	0.01%	618,385	0.02%
95% to 100%	5	0.02%	818,343	0.03%
Total	20,060	100.00%	2,751,376,053	100.00%
Weighted Average Indexed LTV			46.05%	



Average Indexed LTV - Last 6 Months						
	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23
Indexed LTV	48.08	47.61	46.80	46.48	46.21	46.05

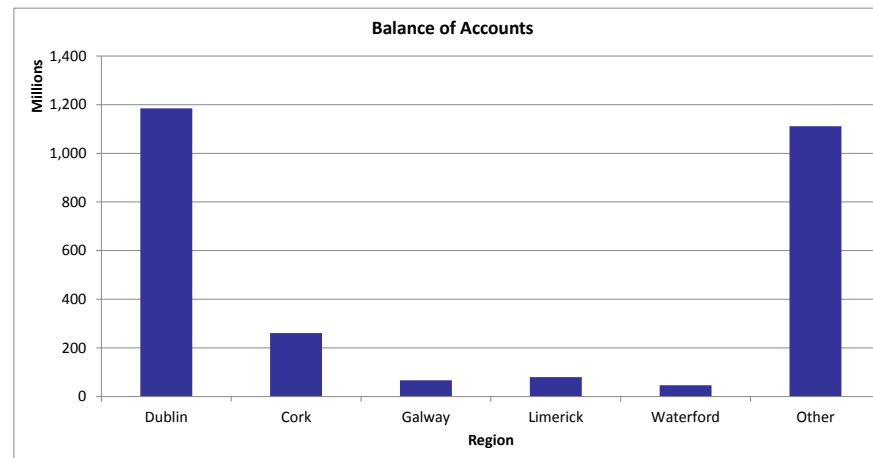
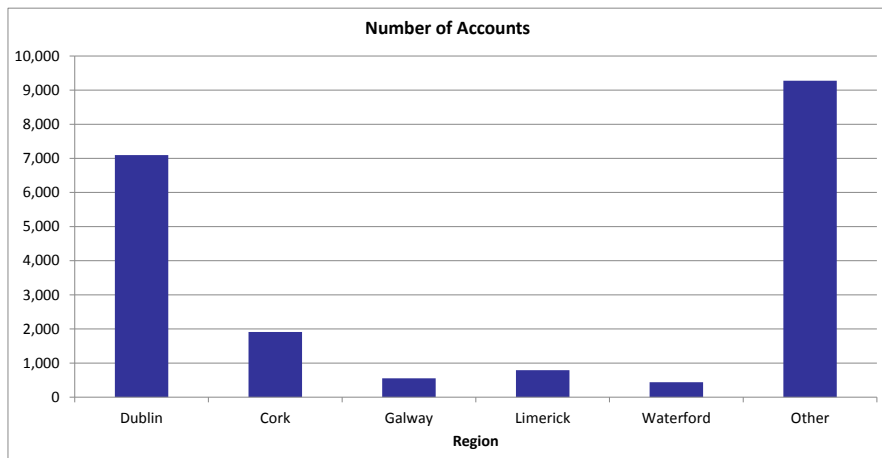


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	2,407	12.00%	457,930,124	16.64%
48 to 72 Months	5,111	25.48%	887,271,885	32.25%
72 to 96 Months	3,570	17.80%	502,344,542	18.26%
96 to 120 Months	1,321	6.59%	167,718,634	6.10%
120 to 144 Months	72	0.36%	6,792,179	0.25%
144 to 168 Months	775	3.86%	74,173,552	2.70%
168+ Months	6,804	33.92%	655,145,136	23.81%
Total	20,060	100.00%	2,751,376,053	100.00%
Weighted Average Seasoning			99.43	

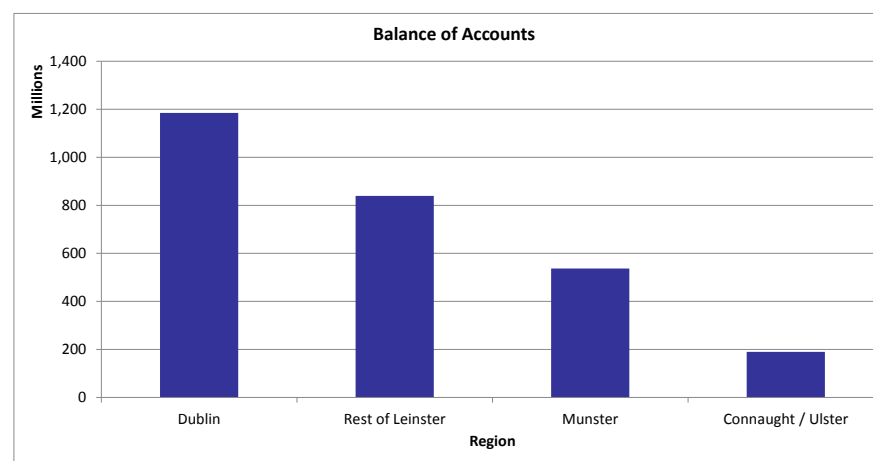
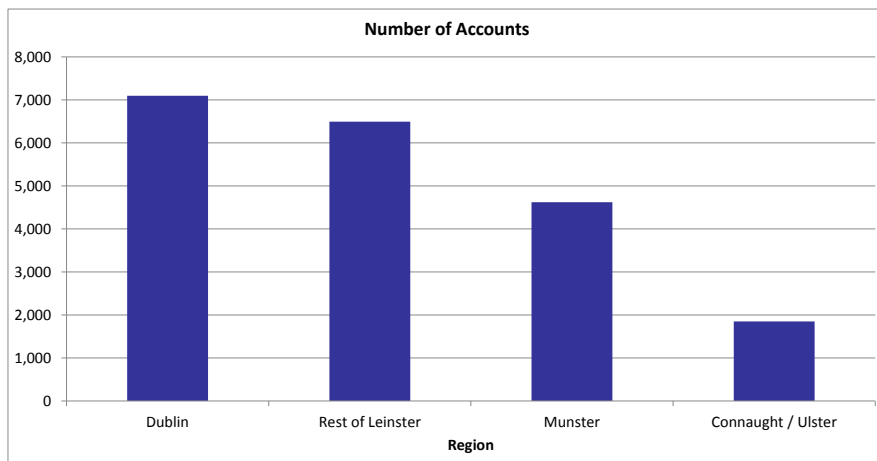


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	276	1.38%	29,143,365	1.06%
CAVAN	166	0.83%	17,544,613	0.64%
CLARE	497	2.48%	48,280,524	1.75%
CORK	1,910	9.52%	261,296,228	9.50%
DONEGAL	400	1.99%	32,444,571	1.18%
DUBLIN	7,096	35.37%	1,184,970,282	43.07%
GALWAY	551	2.75%	67,312,444	2.45%
KERRY	502	2.50%	50,902,108	1.85%
KILDARE	1,461	7.28%	211,753,492	7.70%
KILKENNY	266	1.33%	30,246,018	1.10%
LAOIS	321	1.60%	36,172,961	1.31%
LEITRIM	60	0.30%	5,180,164	0.19%
LIMERICK	791	3.94%	80,080,740	2.91%
LONGFORD	73	0.36%	6,501,300	0.24%
LOUTH	851	4.24%	98,478,686	3.58%
MAYO	256	1.28%	24,013,644	0.87%
MEATH	1,511	7.53%	206,806,552	7.52%
MONAGHAN	95	0.47%	10,282,533	0.37%
OFFALY	201	1.00%	20,896,671	0.76%
ROSCOMMON	113	0.56%	11,891,285	0.43%
SLIGO	209	1.04%	21,375,926	0.78%
TIPPERARY	483	2.41%	49,717,244	1.81%
WATERFORD	438	2.18%	46,541,925	1.69%
WESTMEATH	296	1.48%	31,544,410	1.15%
WEXFORD	411	2.05%	46,678,453	1.70%
WICKLOW	826	4.12%	121,319,913	4.41%
Total	20,060	100.00%	2,751,376,053	100.00%

Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	7,096	35.37%	1,184,970,282	43.07%
Cork	1,910	9.52%	261,296,228	9.50%
Galway	551	2.75%	67,312,444	2.45%
Limerick	791	3.94%	80,080,740	2.91%
Waterford	438	2.18%	46,541,925	1.69%
Other	9,274	46.23%	1,111,174,434	40.39%
Total	20,060	100.00%	2,751,376,053	100.00%

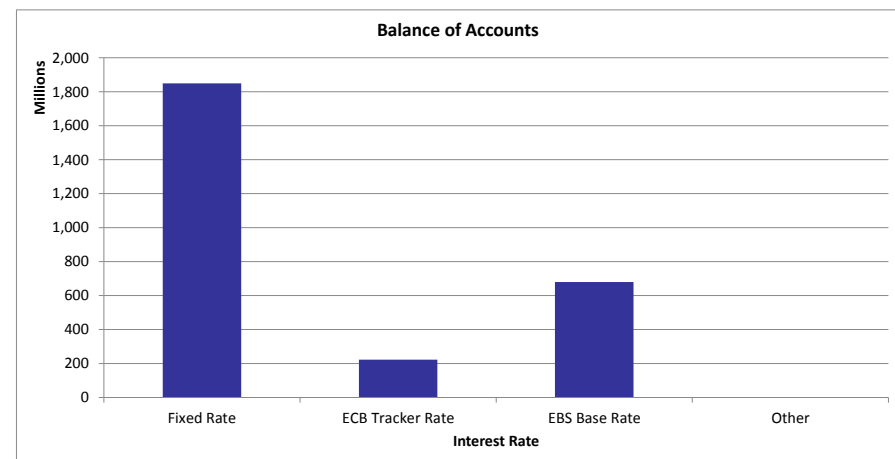
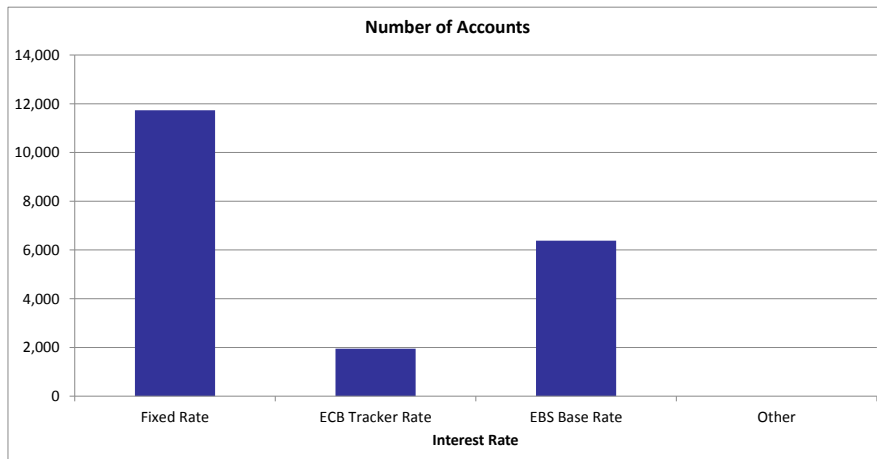


13 Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	7,096	35.37%	1,184,970,282	43.07%
Rest of Leinster	6,493	32.37%	839,541,821	30.51%
Munster	4,621	23.04%	536,818,770	19.51%
Connaught / Ulster	1,850	9.22%	190,045,180	6.91%
Total	20,060	100.00%	2,751,376,053	100.00%

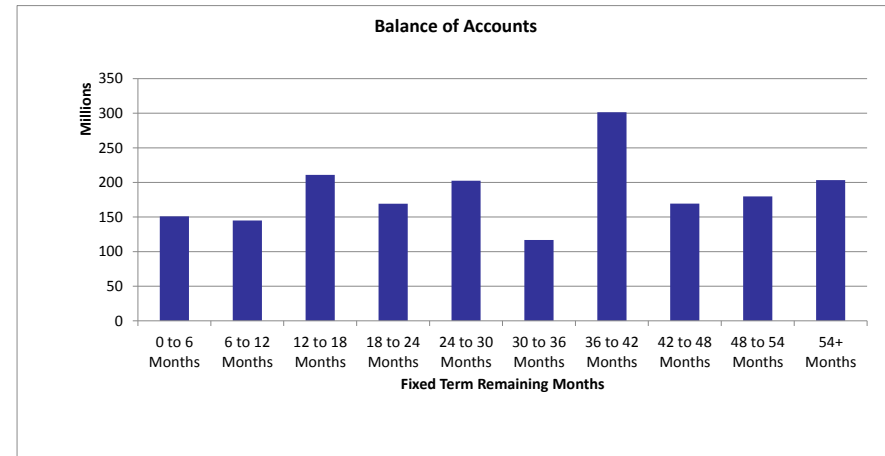
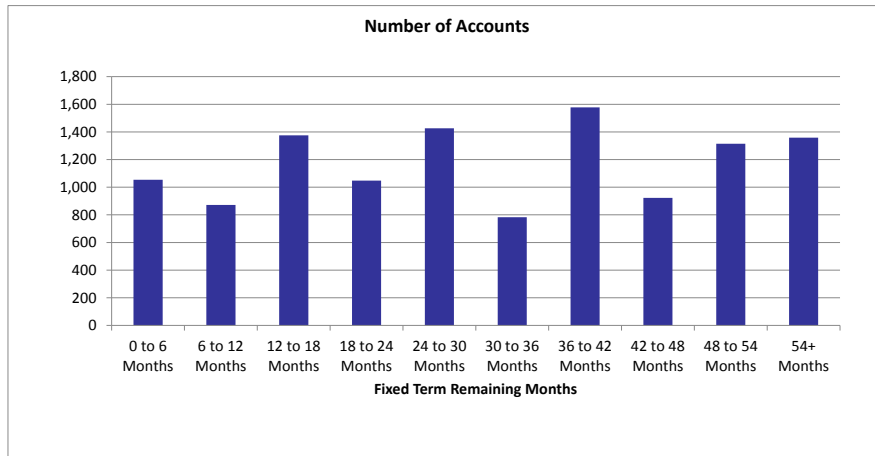


Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	11,731	58.48%	1,848,955,964	67.20%
ECB Tracker Rate	1,947	9.71%	222,571,069	8.09%
EBS Base Rate	6,382	31.81%	679,849,020	24.71%
Other	0	0.00%	0	0.00%
Total	20,060	100.00%	2,751,376,053	100.00%

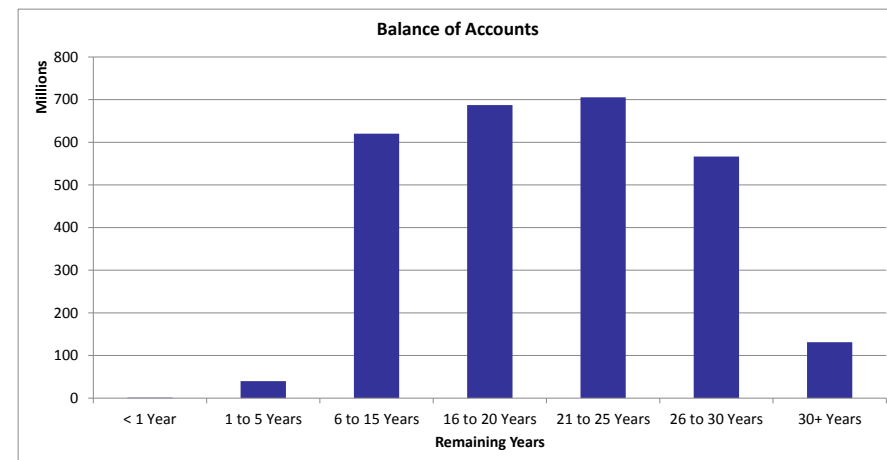
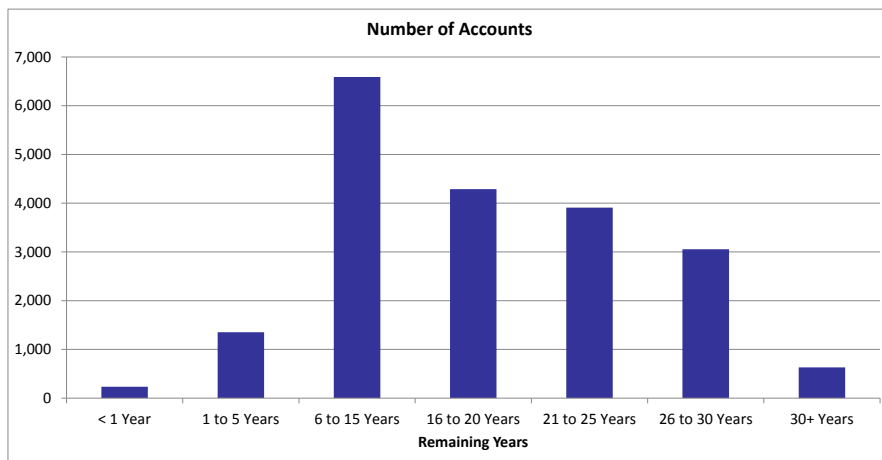
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	11,731	2.71
ECB Tracker Rate	1,947	3.66
EBS Base Rate	6,382	3.40
Other	0	0.00
Weighted Average Interest Rate		2.91



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	1,054	8.99%	150,980,906	8.17%
6 to 12 Months	872	7.43%	144,883,521	7.84%
12 to 18 Months	1,375	11.72%	210,833,286	11.40%
18 to 24 Months	1,048	8.94%	169,156,250	9.15%
24 to 30 Months	1,426	12.16%	202,367,334	10.95%
30 to 36 Months	783	6.68%	116,913,815	6.32%
36 to 42 Months	1,578	13.45%	301,373,519	16.30%
42 to 48 Months	923	7.87%	169,376,269	9.16%
48 to 54 Months	1,314	11.20%	179,778,795	9.72%
54+ Months	1,358	11.58%	203,292,269	11.00%
Total	11,731	100.00%	1,848,955,964	100.00%
Weighted Fixed Term Remaining Months			32.92	

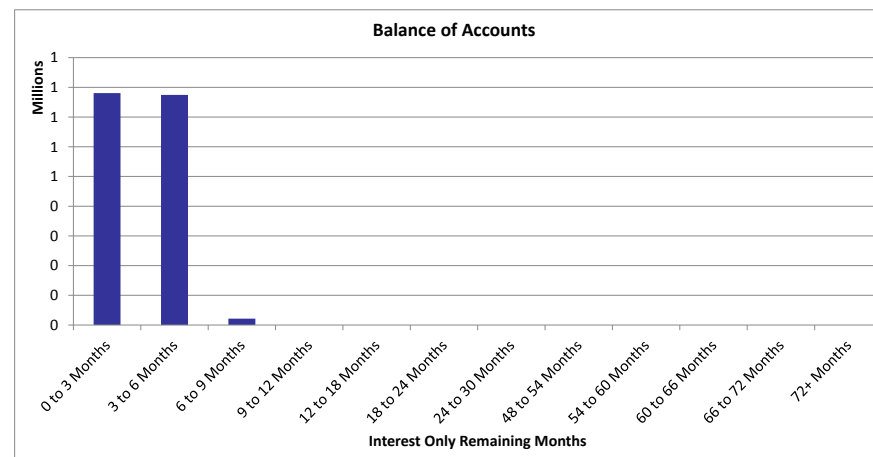
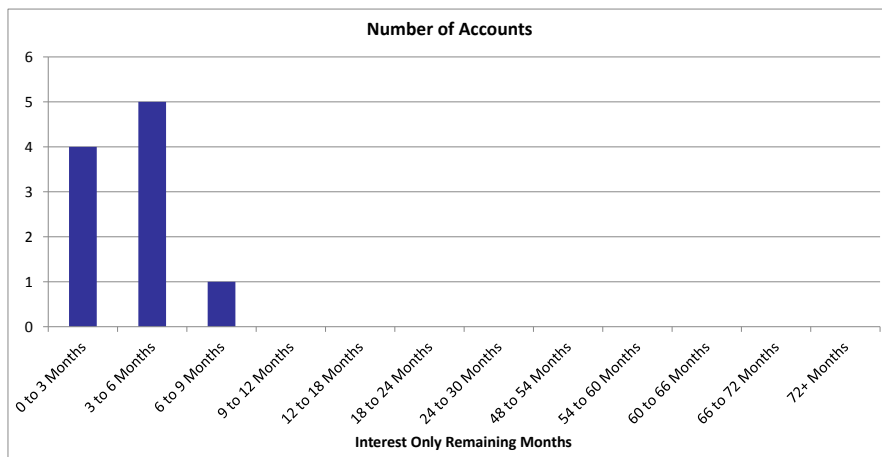


14 Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	234	1.17%	1,218,365	0.04%
1 to 5 Years	1,352	6.74%	39,849,125	1.45%
6 to 15 Years	6,590	32.85%	620,040,693	22.54%
16 to 20 Years	4,288	21.38%	687,206,347	24.98%
21 to 25 Years	3,908	19.48%	705,486,033	25.64%
26 to 30 Years	3,056	15.23%	566,476,950	20.59%
30+ Years	632	3.15%	131,098,540	4.76%
Total	20,060	100.00%	2,751,376,053	100.00%
Weighted Average Remaining Years			19.45	



15 Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	20,050	99.95%	2,749,799,348	99.94%
Interest Only (Standard)	10	0.05%	1,576,705	0.06%
Total	20,060	100.00%	2,751,376,053	100.00%

Interest Only (Standard) Remaining Term				
Interest Only (Standard) Remaining Term	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 3 Months	4	40.00%	780,857	49.52%
3 to 6 Months	5	50.00%	774,545	49.12%
6 to 9 Months	1	10.00%	21,304	1.35%
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	10	100.00%	1,576,705	100.00%
Weighted Average Interest Only (Standard) Remaining Term			3.17	



Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELOAN	20,054	99.97%	2,750,639,853	99.97%
RETAIL BTL	6	0.03%	736,200	0.03%
Total	20,060	100.00%	2,751,376,053	100.00%