

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	31/12/2023
Interest Payments Date:	22/01/2024

Investor Contacts			
Mark Whelan	Head of AIB Term Funding & Collateral Management	00353 1 641 7164	mark.a.whelan@aib.ie
Jonathan Lynch	Manager, AIB Collateral Management Unit	00353 1 641 7195	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%	n/a	0.80%	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%	n/a	1.90%	Mar-2025	Nov-2058
C Notes	XS2131185873	A1	A(lo)	Aa2	AA (high)	€ 110,700,000	100%	1 Month EURIBOR	1.35%	n/a	2.35%	Mar-2025	Nov-2058
D Notes	XS2131186848	Baa3	BBB(lo)	A2	AA (low)	€ 110,700,000	100%	1 Month EURIBOR	1.75%	n/a	2.75%	Mar-2025	Nov-2058
E Notes	XS2131189511	B3	BB	Ba2	A	€ 80,500,000	100%	1 Month EURIBOR	2.75%	n/a	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	20/12/2023
Interest Period End Date	22/01/2024
No of days in Interest Period	33
Next Payments Date	20/02/2024

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%	182,618,547	7.3703%	(21,921,456)	160,697,091	6.5435%	0.11	0.09
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	69.8777%	0	1,731,400,000	70.5014%	1.00	1.00
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	8.1243%	0	201,300,000	8.1968%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.4677%	0	110,700,000	4.5076%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.4677%	0	110,700,000	4.5076%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	3.2489%	0	80,500,000	3.2779%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.4417%	0	60,500,000	2.4635%	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%	2,477,758,547	100.0000%	(21,921,456)	2,455,837,091	100.0000%	0.62	0.61

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	4.259%	33	712,958.02	712,958.02	0	0
A2 Notes	XS2131185014	0.350%	33	555,490.83	555,490.83	0	0
B Notes	XS2131185105	4.809%	33	887,380.72	887,380.72	0	0
C Notes	XS2131185873	5.209%	33	528,583.27	528,583.27	0	0
D Notes	XS2131186848	5.609%	33	569,173.27	569,173.27	0	0
E Notes	XS2131189511	6.609%	33	487,689.12	487,689.12	0	0
Z Notes	XS2131190956	8.000%	33	443,666.66	443,666.66	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				4,184,941.89	4,184,941.89	-	-

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	14,355,139	(164,411)	-	14,190,728	14,190,728	-
Total	29,745,000	18,129,139	(164,411)	-	17,964,728	17,964,728	-

Revenue Analysis	
	Euro
Revenue Receipts	6,781,105
Interest from Bank Accounts	0
Class A Liquidity Reserve Fund Excess Amount	164,411
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	6,945,516
Allocation of Available Revenue Receipts	
Trustee	0
Amounts due to the Reference Agent, the Registrar & the paying Agent, the Cash Manager, the Back-Up Servicer Facilitator & the Corporate Services Provider, the Issuer Account Bank	0
any amounts payable by the Issuer to third parties	0
Servicer (EBS)	(233,939)
Servicer (Haven)	(131,250)
Issuer Profit Fee	(100)
Class A Notes Interest	(1,268,449)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(887,381)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(528,583)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(569,173)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(487,689)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(44,969)
Class Z Notes Interest	(443,667)
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	(1,455,863)
Class R1B Payment	(818,948)
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	-	614,922	(569,953)	44,969	44,969	-

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	11,212,064	(6,490,750)	4,721,313	4,721,313

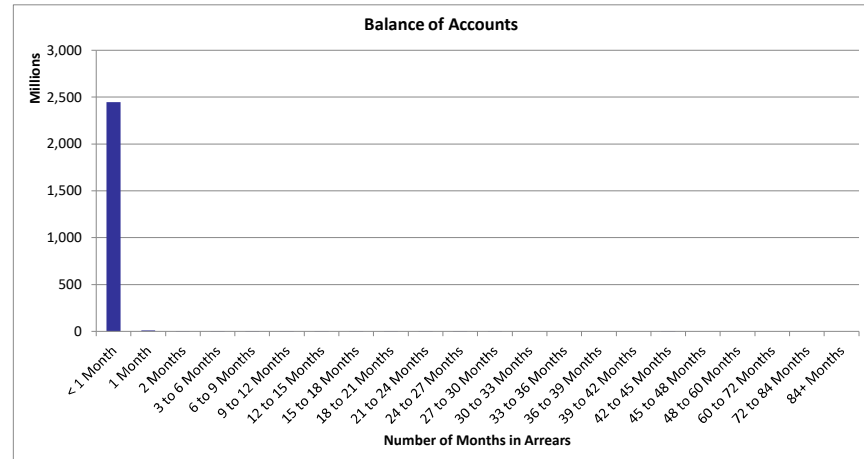
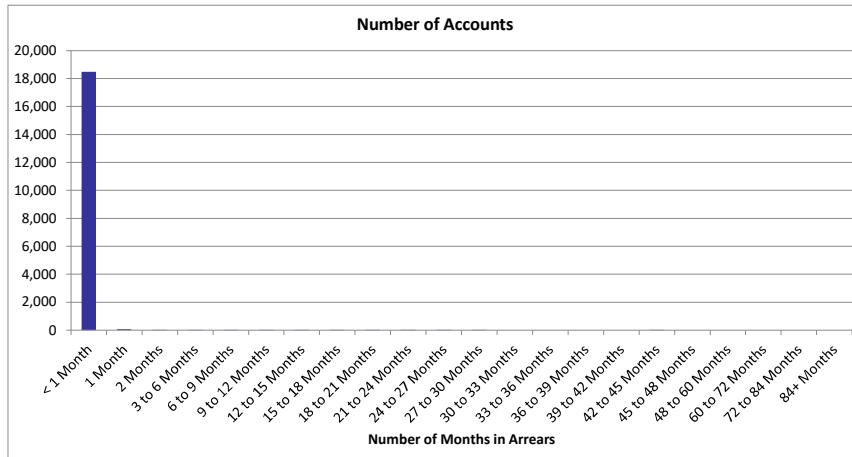
Principal Analysis		Euro
Principal Receipts		21,876,487
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		44,969
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional 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		21,921,456
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;		(21,921,456)
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	2,489,924,633	4,026,483,467
Scheduled Principal Payments and Early Redemptions	21,876,487	1,565,925,062
Charge Offs	0	0
Non-cash movements	(890)	(8,207,499)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,468,049,037	2,468,049,037

Stratification Tables

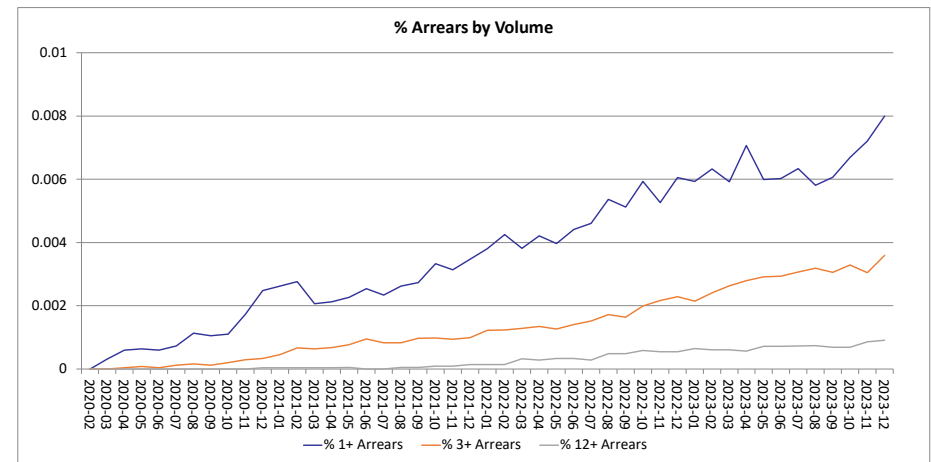
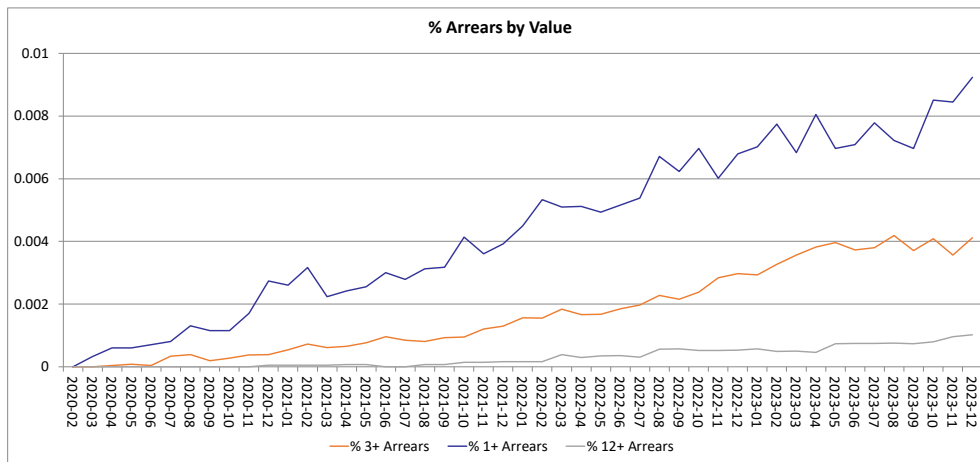
Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	18,483	99.20%	2,445,259,833	99.08%
1 Month	66	0.35%	10,414,523	0.42%
2 Months	16	0.09%	2,225,401	0.09%
3 to 6 Months	29	0.16%	4,206,658	0.17%
6 to 9 Months	14	0.08%	2,015,482	0.08%
9 to 12 Months	7	0.04%	1,410,941	0.06%
12 to 15 Months	4	0.02%	521,748	0.02%
15 to 18 Months	2	0.01%	165,880	0.01%
18 to 21 Months	3	0.02%	792,540	0.03%
21 to 24 Months	1	0.01%	159,137	0.01%
24 to 27 Months	1	0.01%	11,989	0.00%
27 to 30 Months	5	0.03%	841,661	0.03%
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	1	0.01%	23,244	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	18,632	100.00%	2,468,049,037	100.00%



Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
12+ Arrears	1.94	1.94	1.87	2.01	2.38	2.52
3+ Arrears**	9.84	10.73	9.41	10.27	8.87	10.15
1+ Arrears*	20.16	18.51	17.68	21.38	21.03	22.79
Total Arrears	20.16	18.51	17.68	21.38	21.03	22.79
Total Portfolio	2,590.66	2,564.66	2,537.41	2,512.38	2,489.92	2,468.05
Months in Arrears Number of Accounts	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
12+ Arrears	14	14	13	13	16	17
3+ Arrears**	59	61	58	62	57	67
1+ Arrears*	122	111	115	126	135	149
Total Arrears	122	111	115	126	135	149
Total Portfolio	19,264	19,108	18,969	18,836	18,732	18,632

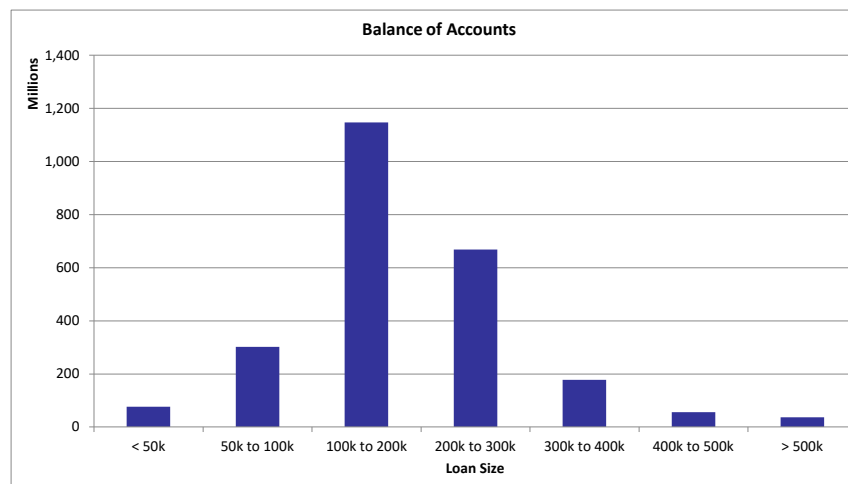
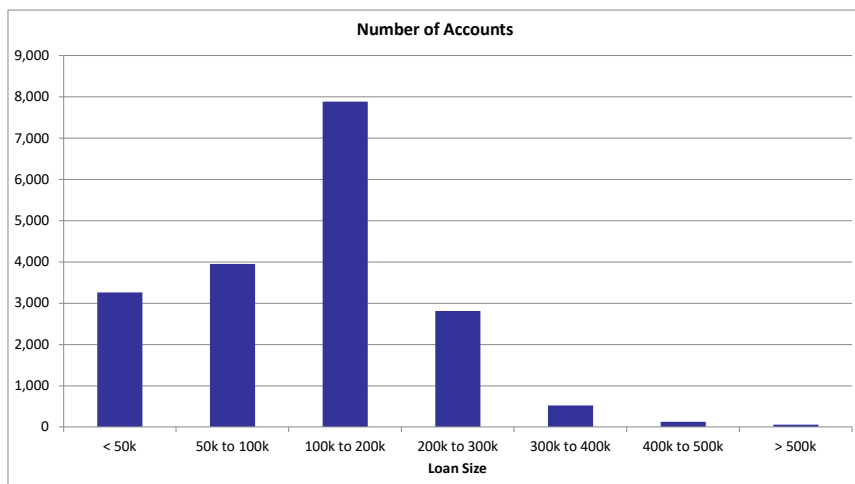
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

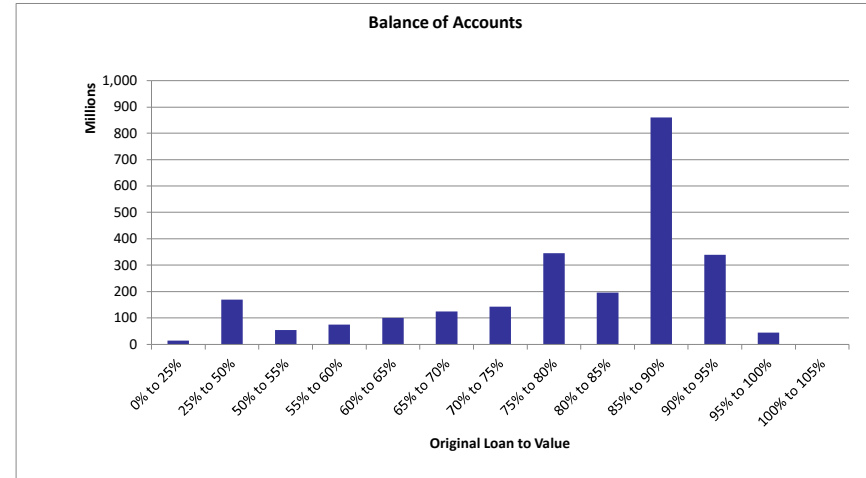
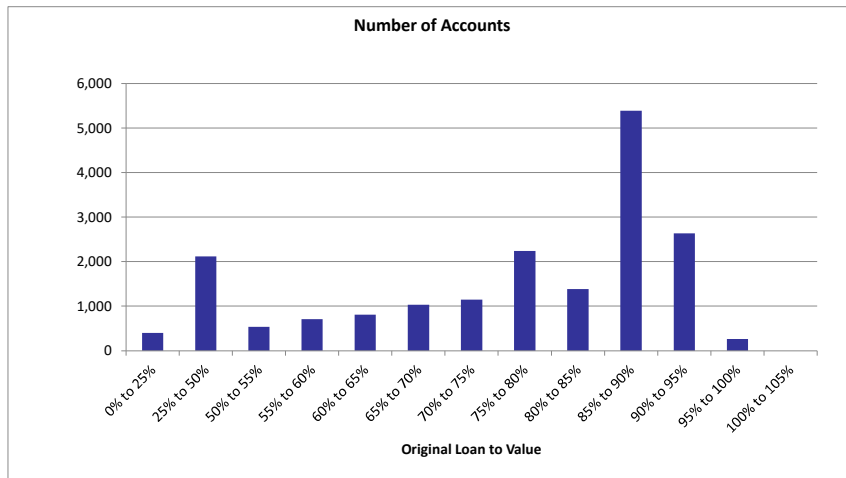


Cure Rates - Last 6 Months						
	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
Total Cases Any Arrears	193	190	197	209	214	218
Total Cured to 0 Arrears	30	38	37	33	38	35
% Cure Rate to 0 Arrears	15.54%	20.00%	18.78%	15.79%	17.76%	16.06%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,265	17.52%	77,190,983	3.13%
50k to 100k	3,954	21.22%	302,698,883	12.26%
100k to 200k	7,883	42.31%	1,147,817,170	46.51%
200k to 300k	2,816	15.11%	669,036,421	27.11%
300k to 400k	526	2.82%	177,926,753	7.21%
400k to 500k	126	0.68%	55,932,687	2.27%
> 500k	62	0.33%	37,446,140	1.52%
Total	18,632	100.00%	2,468,049,037	100.00%
Weighted Average Loan Size			132,462.92	

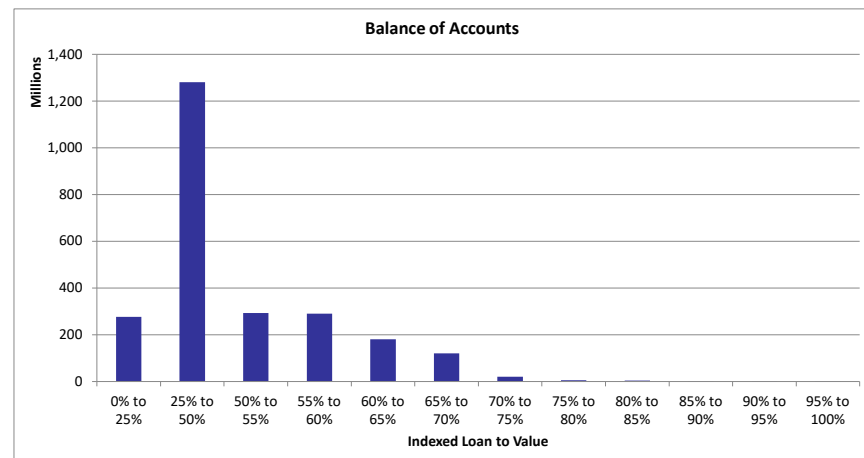
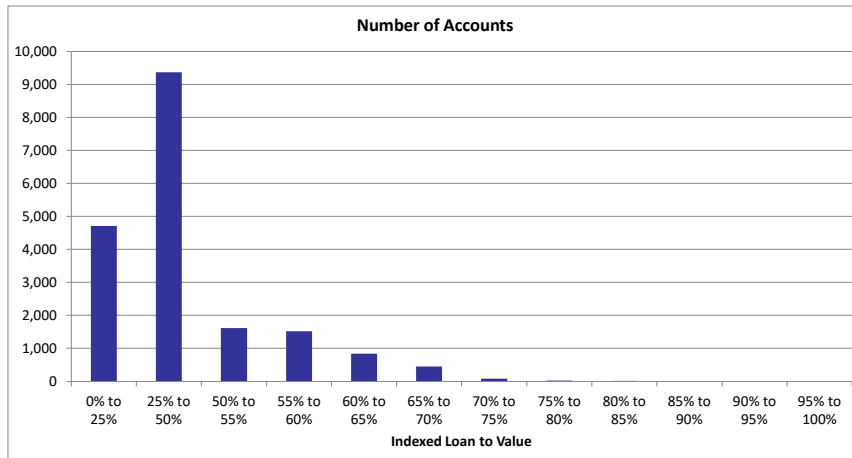


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	397	2.13%	14,489,563	0.59%
25% to 50%	2,118	11.37%	169,115,229	6.85%
50% to 55%	536	2.88%	53,956,497	2.19%
55% to 60%	703	3.77%	75,142,693	3.04%
60% to 65%	803	4.31%	100,074,633	4.05%
65% to 70%	1,026	5.51%	125,279,531	5.08%
70% to 75%	1,143	6.13%	143,200,504	5.80%
75% to 80%	2,235	12.00%	344,989,049	13.98%
80% to 85%	1,384	7.43%	195,733,409	7.93%
85% to 90%	5,393	28.94%	861,193,672	34.89%
90% to 95%	2,632	14.13%	339,703,683	13.76%
95% to 100%	262	1.41%	45,170,574	1.83%
100% to 105%	0	0.00%	0	0.00%
Total	18,632	100.00%	2,468,049,037	100.00%
Weighted Average Original LTV			79.28%	

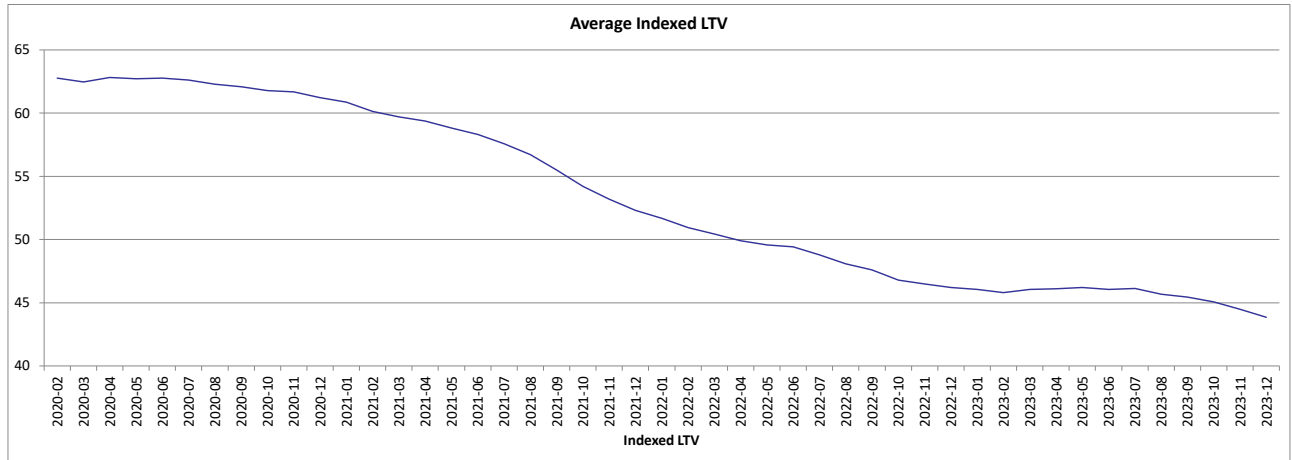


*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

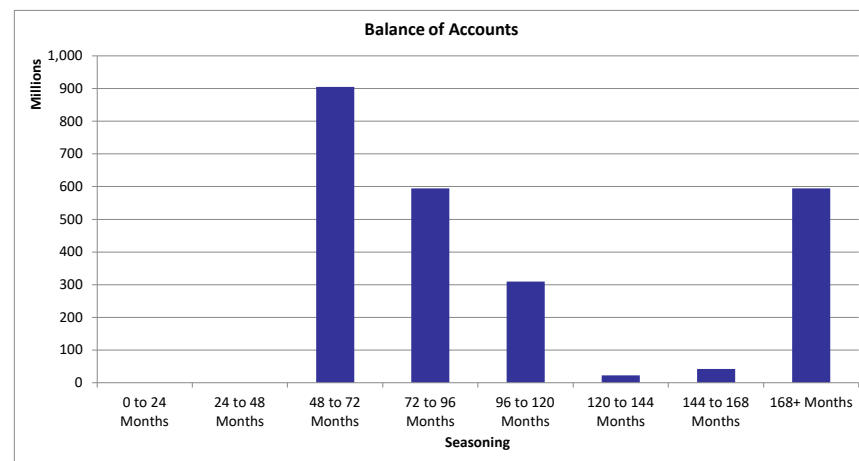
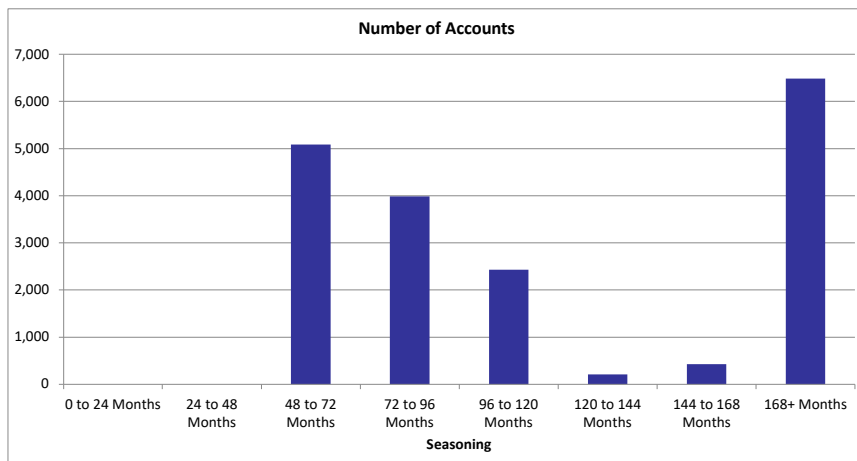
Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	4,707	25.26%	276,126,016	11.19%
25% to 50%	9,365	50.26%	1,279,945,661	51.86%
50% to 55%	1,615	8.67%	292,174,170	11.84%
55% to 60%	1,515	8.13%	289,710,269	11.74%
60% to 65%	838	4.50%	180,000,647	7.29%
65% to 70%	456	2.45%	119,455,624	4.84%
70% to 75%	79	0.42%	19,827,518	0.80%
75% to 80%	27	0.14%	5,167,462	0.21%
80% to 85%	14	0.08%	3,274,212	0.13%
85% to 90%	4	0.02%	601,635	0.02%
90% to 95%	3	0.02%	556,193	0.02%
95% to 100%	9	0.05%	1,209,629	0.05%
Total	18,632	100.00%	2,468,049,037	100.00%
Weighted Average Indexed LTV			43.85%	



Average Indexed LTV - Last 6 Months						
	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
Indexed LTV	46.14	45.68	45.44	45.08	44.50	43.85

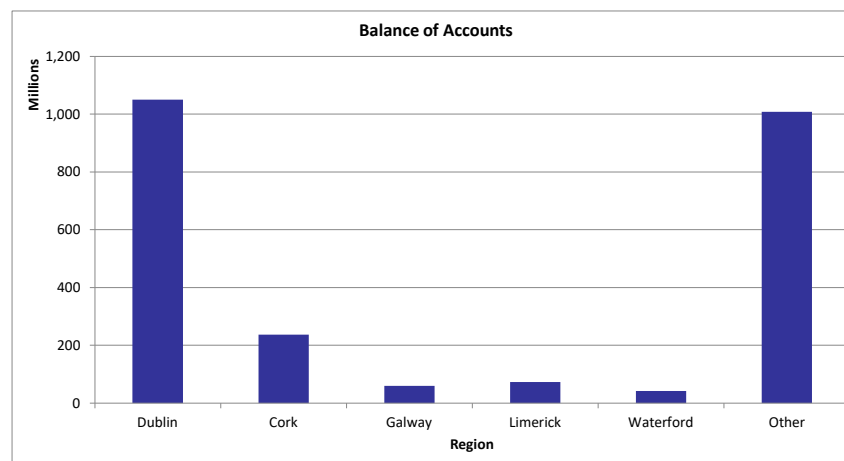
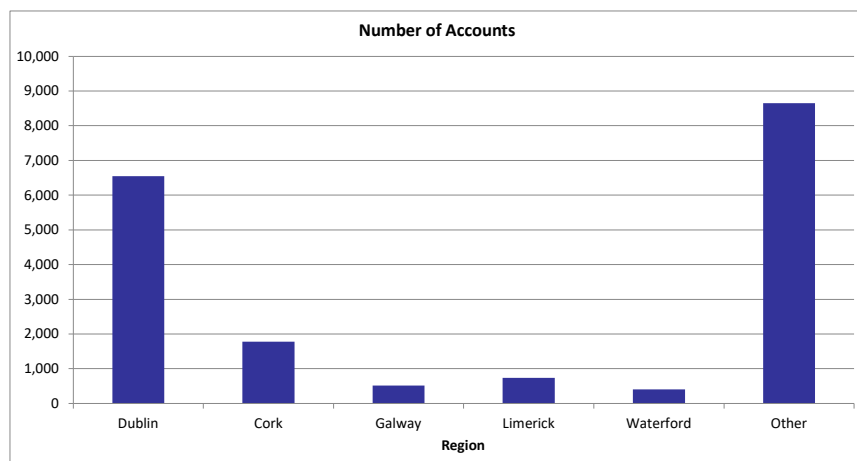


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	0	0.00%	0	0.00%
48 to 72 Months	5,088	27.31%	905,220,807	36.68%
72 to 96 Months	3,986	21.39%	594,463,919	24.09%
96 to 120 Months	2,432	13.05%	309,378,145	12.54%
120 to 144 Months	211	1.13%	22,002,262	0.89%
144 to 168 Months	430	2.31%	42,283,688	1.71%
168+ Months	6,485	34.81%	594,700,217	24.10%
Total	18,632	100.00%	2,468,049,037	100.00%
Weighted Average Seasoning			109.13	

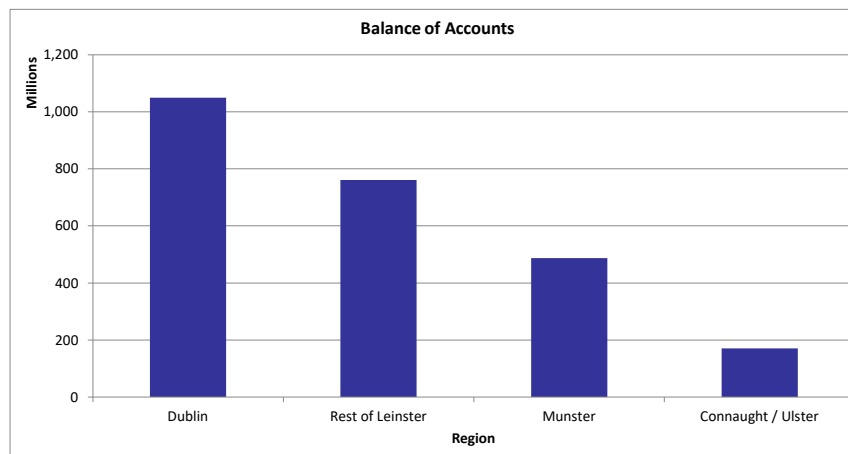
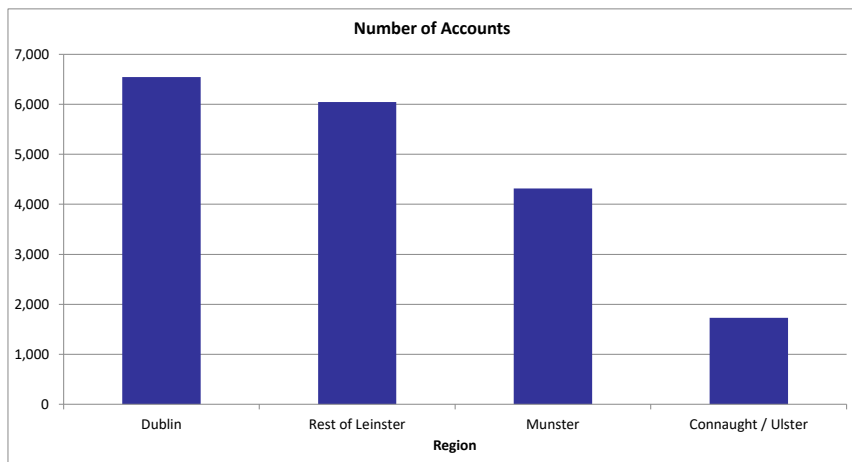


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	255	1.37%	25,957,857	1.05%
CAVAN	155	0.83%	15,634,547	0.63%
CLARE	465	2.50%	43,807,432	1.77%
CORK	1,781	9.56%	237,404,439	9.62%
DONEGAL	376	2.02%	29,942,733	1.21%
DUBLIN	6,545	35.13%	1,049,589,727	42.53%
GALWAY	512	2.75%	59,557,339	2.41%
KERRY	475	2.55%	46,604,696	1.89%
KILDARE	1,353	7.26%	192,333,450	7.79%
KILKENNY	251	1.35%	27,362,196	1.11%
LAOIS	298	1.60%	32,137,003	1.30%
LEITRIM	56	0.30%	4,593,910	0.19%
LIMERICK	739	3.97%	72,539,848	2.94%
LONGFORD	72	0.39%	6,092,797	0.25%
LOUTH	804	4.32%	90,758,616	3.68%
MAYO	237	1.27%	21,214,756	0.86%
MEATH	1,414	7.59%	188,607,589	7.64%
MONAGHAN	90	0.48%	9,374,343	0.38%
OFFALY	187	1.00%	19,113,224	0.77%
ROSCOMMON	107	0.57%	11,054,933	0.45%
SLIGO	195	1.05%	19,443,037	0.79%
TIPPERARY	448	2.40%	45,002,146	1.82%
WATERFORD	408	2.19%	41,506,875	1.68%
WESTMEATH	265	1.42%	27,307,001	1.11%
WEXFORD	379	2.03%	42,020,145	1.70%
WICKLOW	765	4.11%	109,088,399	4.42%
Total	18,632	100.00%	2,468,049,037	100.00%

Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,545	35.13%	1,049,589,727	42.53%
Cork	1,781	9.56%	237,404,439	9.62%
Galway	512	2.75%	59,557,339	2.41%
Limerick	739	3.97%	72,539,848	2.94%
Waterford	408	2.19%	41,506,875	1.68%
Other	8,647	46.41%	1,007,450,809	40.82%
Total	18,632	100.00%	2,468,049,037	100.00%

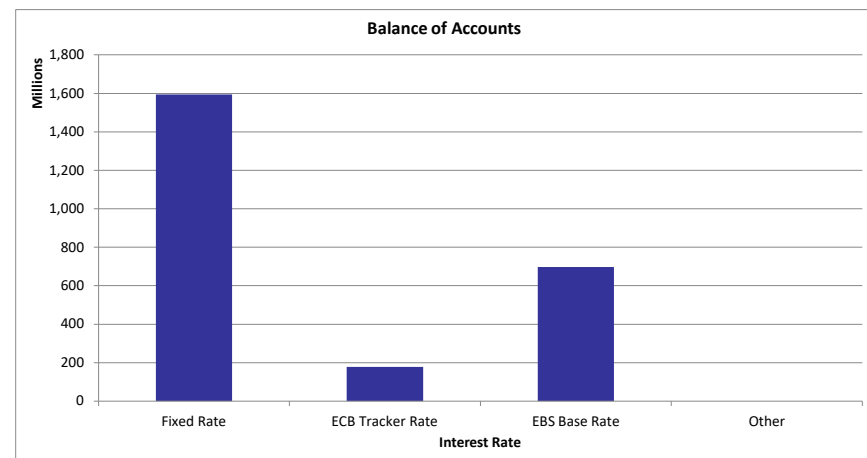
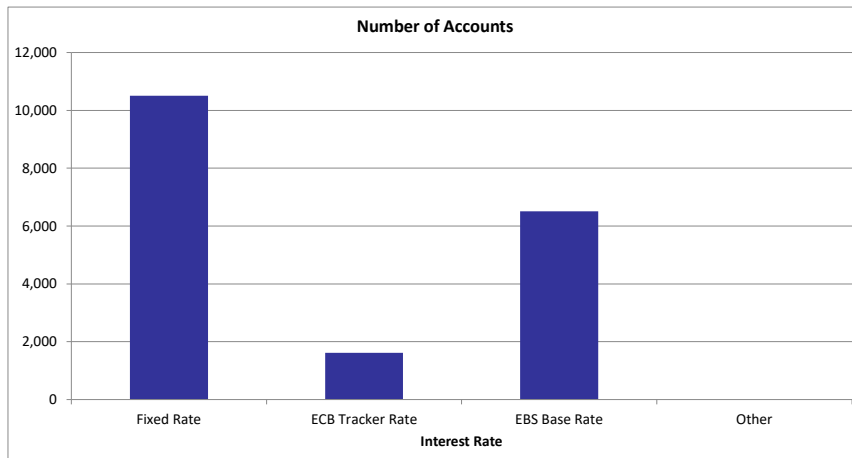


Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,545	35.13%	1,049,589,727	42.53%
Rest of Leinster	6,043	32.43%	760,778,277	30.83%
Munster	4,316	23.16%	486,865,435	19.73%
Connaught / Ulster	1,728	9.27%	170,815,597	6.92%
Total	18,632	100.00%	2,468,049,037	100.00%

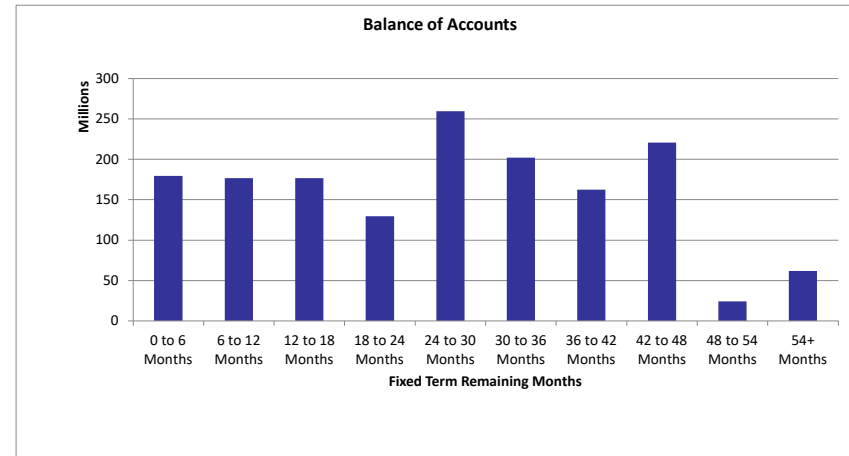
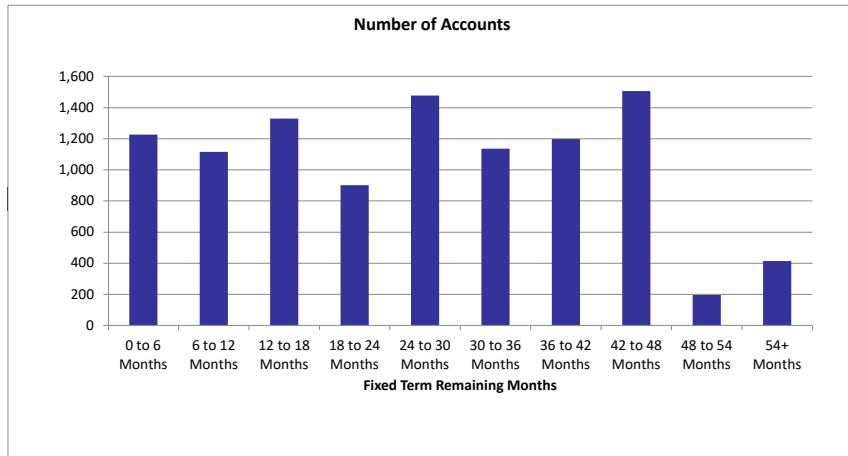


Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	10,500	56.35%	1,593,593,510	64.57%
ECB Tracker Rate	1,618	8.68%	177,133,470	7.18%
EBS Base Rate	6,514	34.96%	697,322,057	28.25%
Other	0	0.00%	0	0.00%
Total	18,632	100.00%	2,468,049,037	100.00%

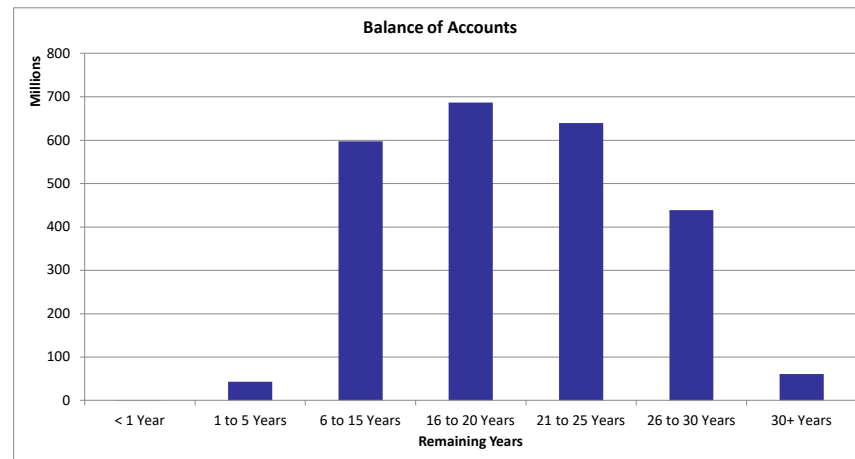
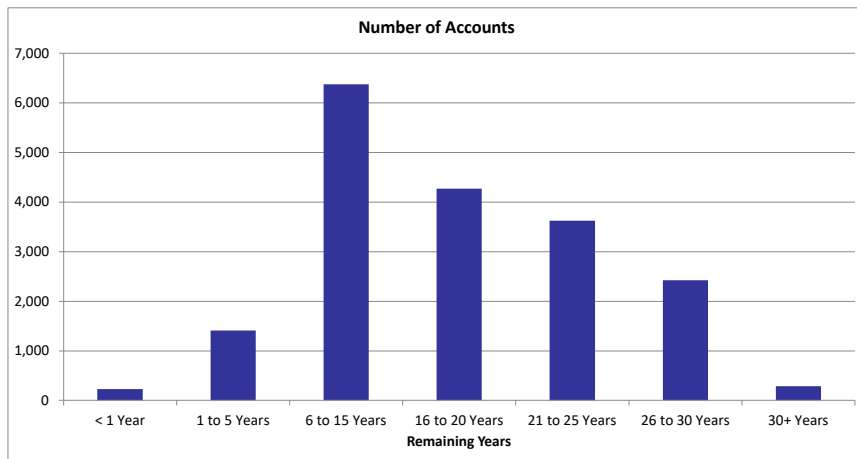
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	10,500	2.77
ECB Tracker Rate	1,618	5.64
EBS Base Rate	6,514	4.05
Other	0	0.00
Weighted Average Interest Rate		3.30



Fixed Term Remaining Months				
Fixed Term Remaining Months	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 6 Months	1,227	11.69%	179,363,315	11.26%
6 to 12 Months	1,115	10.62%	176,866,160	11.10%
12 to 18 Months	1,329	12.66%	176,777,877	11.09%
18 to 24 Months	902	8.59%	129,550,326	8.13%
24 to 30 Months	1,477	14.07%	259,683,785	16.30%
30 to 36 Months	1,137	10.83%	202,208,845	12.69%
36 to 42 Months	1,198	11.41%	162,633,664	10.21%
42 to 48 Months	1,506	14.34%	220,722,529	13.85%
48 to 54 Months	195	1.86%	24,176,288	1.52%
54+ Months	414	3.94%	61,610,721	3.87%
Total	10,500	100.00%	1,593,593,510	100.00%
Weighted Fixed Term Remaining Months			27.90	

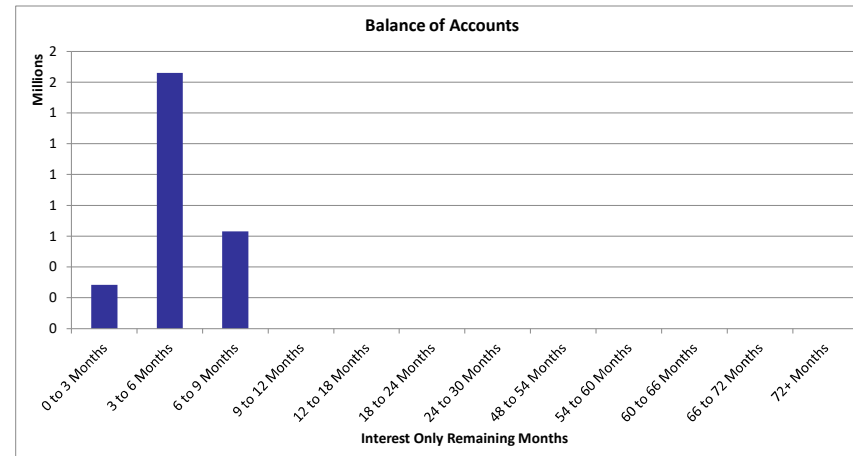
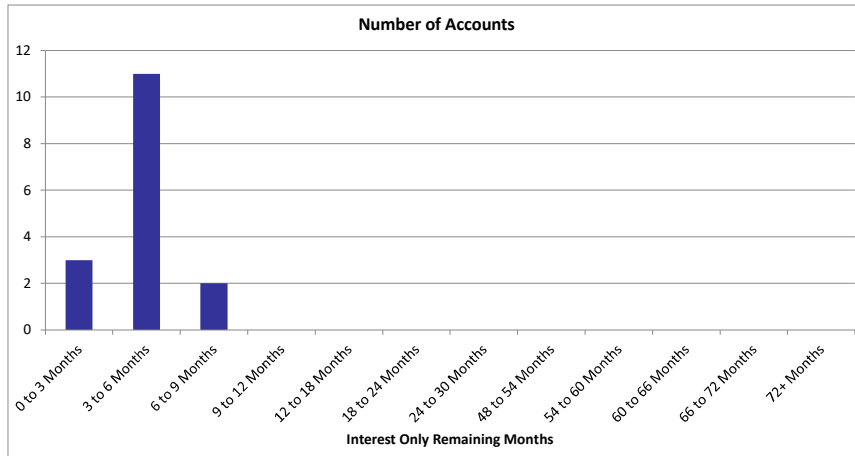


14. Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	234	1.26%	1,413,799	0.06%
1 to 5 Years	1,412	7.58%	43,419,639	1.76%
6 to 15 Years	6,379	34.24%	597,343,846	24.20%
16 to 20 Years	4,271	22.92%	686,566,881	27.82%
21 to 25 Years	3,625	19.46%	639,773,063	25.92%
26 to 30 Years	2,424	13.01%	438,552,868	17.77%
30+ Years	287	1.54%	60,978,942	2.47%
Total	18,632	100.00%	2,468,049,037	100.00%
Weighted Average Remaining Years			19.61	



15. Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	18,616	99.91%	2,465,473,473	99.90%
Interest Only (Standard)	16	0.09%	2,575,563	0.10%
Total	18,632	100.00%	2,468,049,037	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	3	18.75%	284,759	11.06%
3 to 6 Months	11	68.75%	1,659,914	64.45%
6 to 9 Months	2	12.50%	630,891	24.50%
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%	2,575,563	100.00%
Weighted Average Interest Only (Standard) Remaining Term			4.37	



Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELOAN	18,625	99.96%	2,467,171,405	99.96%
RETAIL BTL	7	0.04%	877,631	0.04%
Total	18,632	100.00%	2,468,049,037	100.00%