

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	30/06/2024
Interest Payments Date:	22/07/2024

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%	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%	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	20/06/2024
Interest Period End Date	22/07/2024
No of days in Interest Period	32
Next Payments Date	20/08/2024

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%	56,594,349	2.4065%	(20,430,191)	36,164,159	1.5512%	0.03	0.02
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	73.6223%	0	1,731,400,000	74.2674%	1.00	1.00
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	8.5596%	0	201,300,000	8.6347%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.7072%	0	110,700,000	4.7484%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.7072%	0	110,700,000	4.7484%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	3.4230%	0	80,500,000	3.4530%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.5726%	0	60,500,000	2.5951%	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%	2,351,734,349	100.0000%	(20,430,191)	2,331,304,159	100.0000%	0.58	0.58

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	4.006%	32	201,526.19	201,526.19	0	0
A2 Notes	XS2131185014	0.350%	32	538,657.77	538,657.77	0	0
B Notes	XS2131185105	4.556%	32	815,220.26	815,220.26	0	0
C Notes	XS2131185873	4.956%	32	487,670.40	487,670.40	0	0
D Notes	XS2131186848	5.356%	32	527,030.40	527,030.40	0	0
E Notes	XS2131189511	6.356%	32	454,807.11	454,807.11	0	0
Z Notes	XS2131190956	8.000%	32	430,222.22	430,222.22	0	0
R1A Notes	XS2132421137	n/a	n/a	n/a	n/a	n/a	n/a
R1B Notes	XS2132421301	n/a	n/a	n/a	n/a	n/a	n/a
R2A Notes	XS2132421483	n/a	n/a	n/a	n/a	n/a	n/a
R2B Notes	XS2132421566	n/a	n/a	n/a	n/a	n/a	n/a
Total				3,455,134.35	3,455,134.35	-	-

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	13,409,958	(153,226)	-	13,256,731	13,256,731	-	
Total	29,745,000	17,183,958	(153,226)	-	17,030,731	17,030,731	-	

Revenue Analysis	
	Euro
Revenue Receipts	6,553,811
Interest from Bank Accounts	163,587
Class A Liquidity Reserve Fund Excess Amount	153,226
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	6,870,624
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	0
Servicer (EBS)	(214,845)
Servicer (Haven)	(121,549)
Issuer Profit Fee	(100)
Class A Notes Interest	(740,184)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(815,220)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(487,670)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(527,030)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(454,807)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(203,320)
Class Z Notes Interest	(430,222)
On or after the First Optional Redemption Date or the Early Redemption Date, amounts to redeem the Rated Notes	0
Subordinated Loan Interest (EBS)	0
Subordinated Loan Interest (Haven)	0
Subordinated Loan Principal (EBS)	0
Subordinated Loan Principal (Haven)	0
Amounts to be credited to the Deposit Account to be applied on the next Interest Payment Date as Available Revenue Receipts	0
Class R1A Payment	(1,834,995)
Class R1B Payment	(1,039,223)
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	-	361,055	(157,735)	203,320	203,320	-

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	13,818,602	(7,848,406)	5,970,196	5,970,196

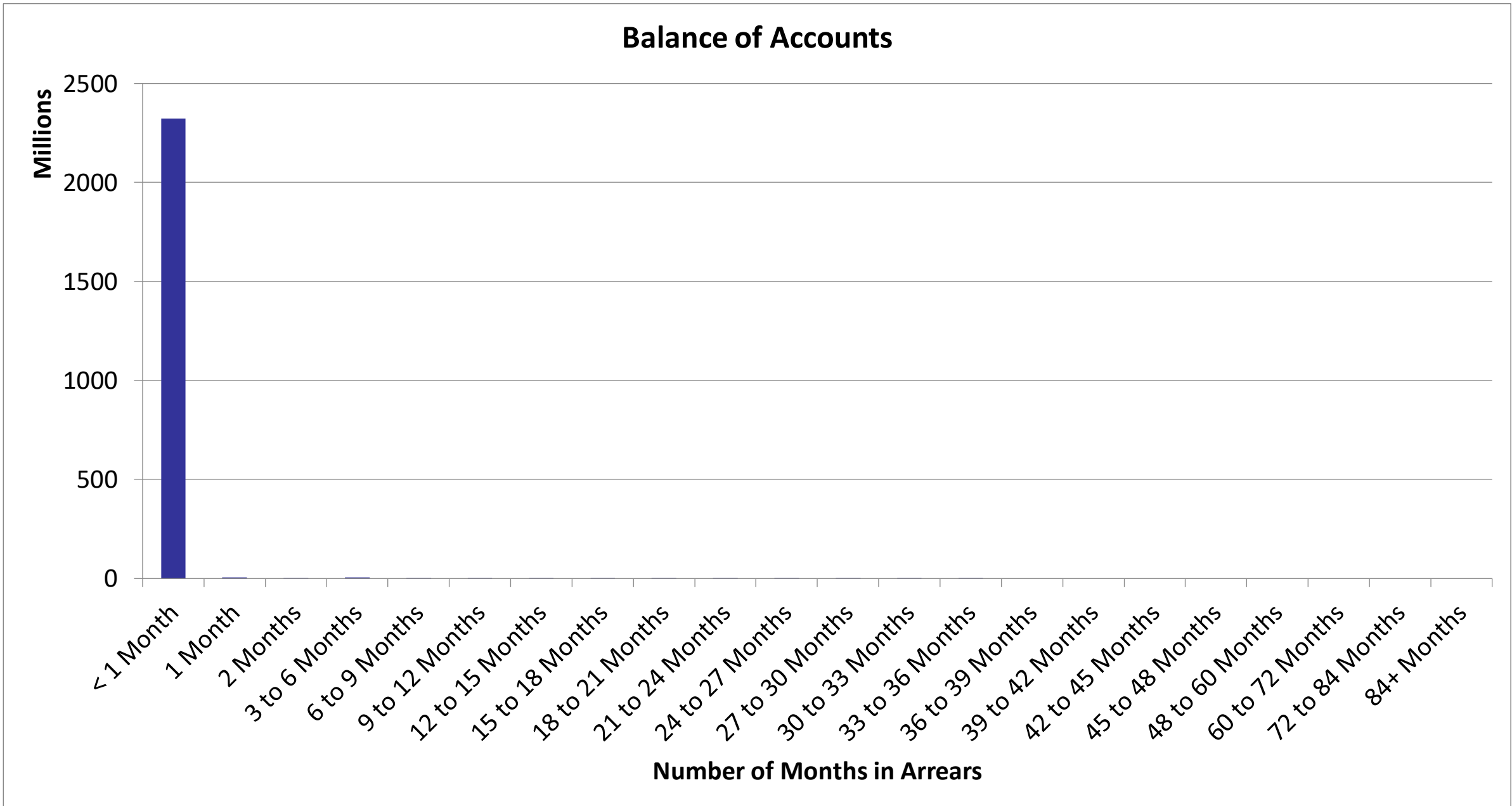
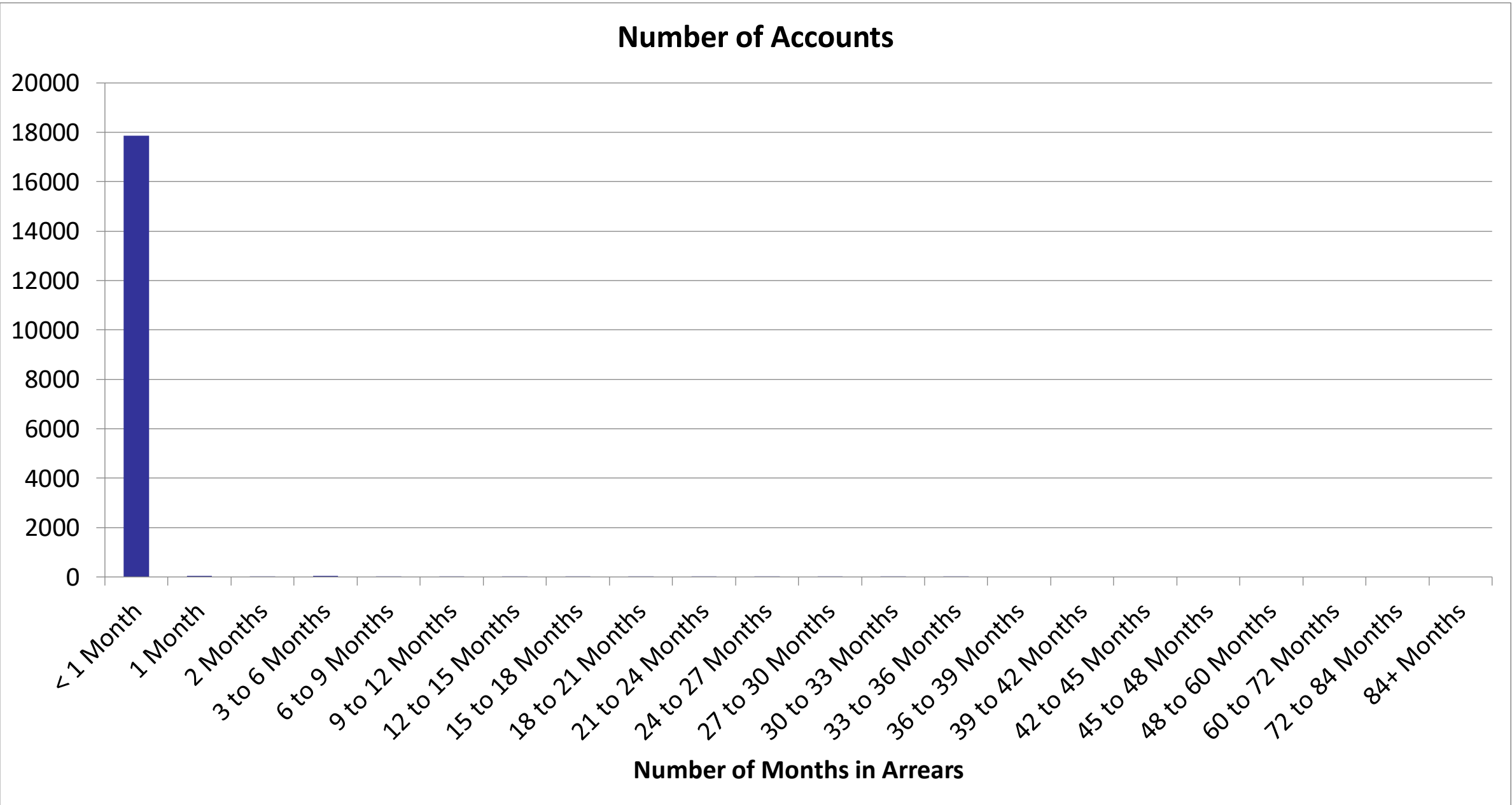
Principal Analysis		Euro
Principal Receipts		20,226,871
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		203,320
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional 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		20,430,191
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;		(20,430,191)
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	2,365,271,698	4,026,483,467
Scheduled Principal Payments and Early Redemptions	20,226,871	1,689,209,112
Charge Offs	0	0
Non-cash movements	0	(8,487,338)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,345,044,827	2,345,044,827

Stratification Tables

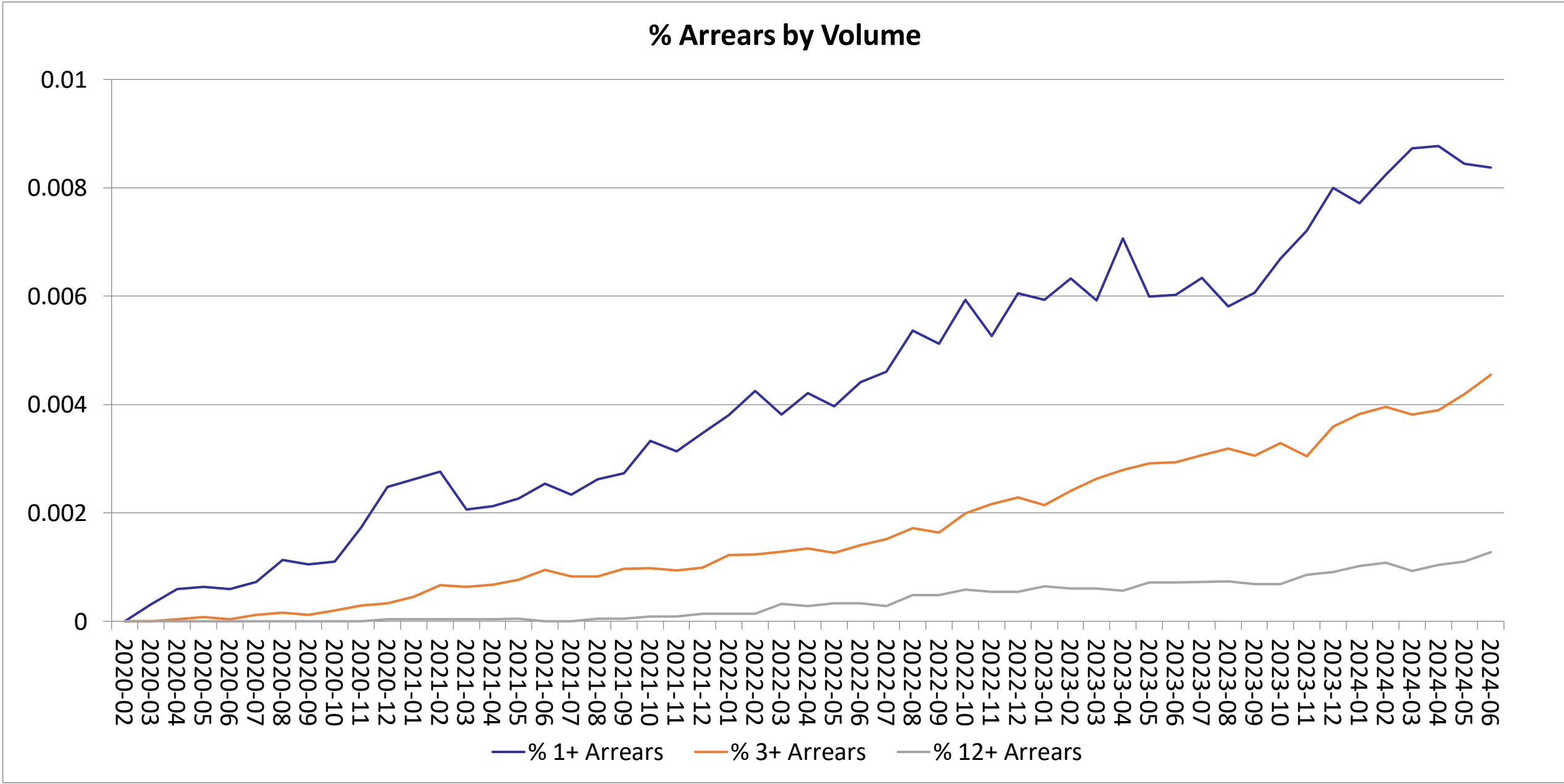
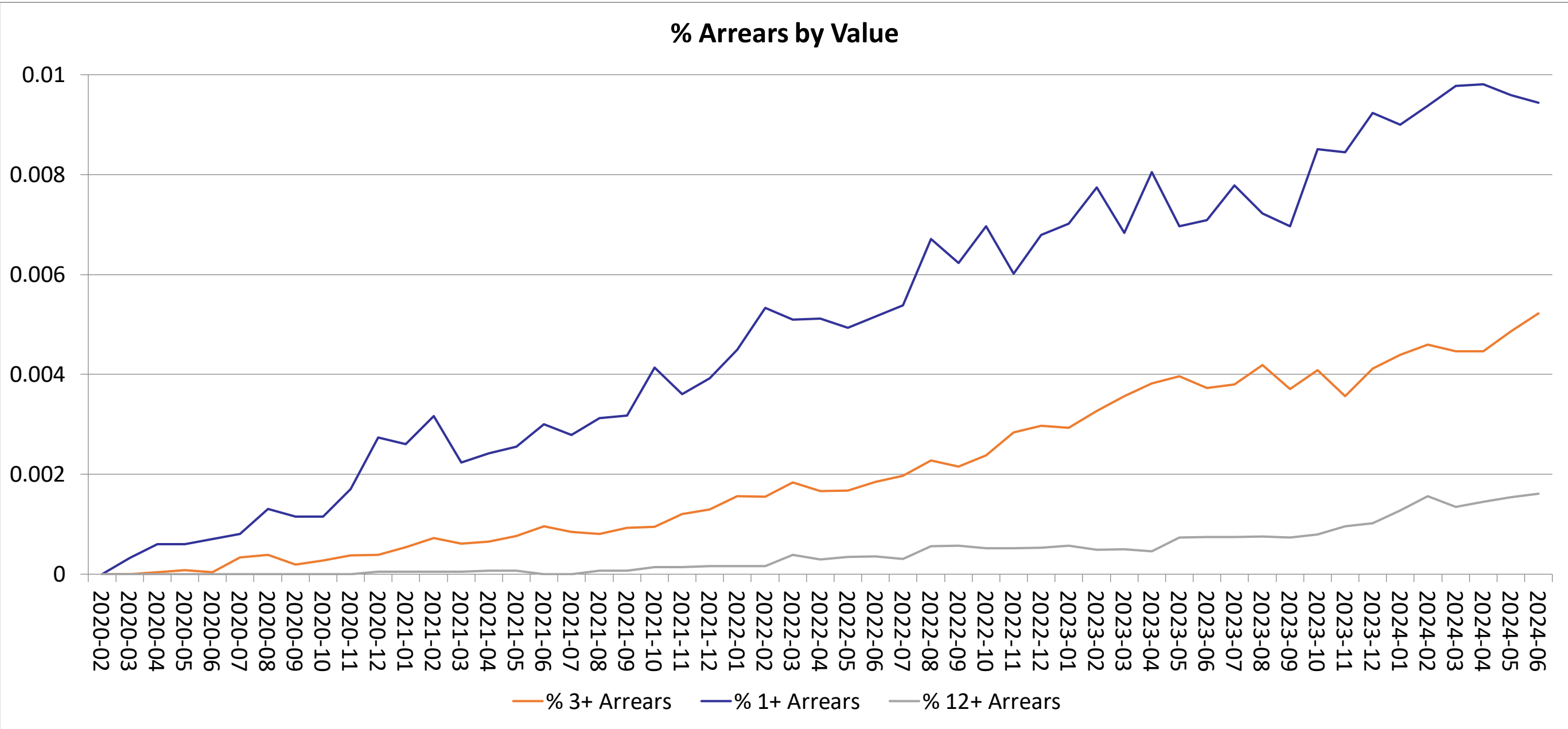
Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	17,875	99.16%	2,322,917,985	99.06%
1 Month	48	0.27%	6,708,607	0.29%
2 Months	21	0.12%	3,172,193	0.14%
3 to 6 Months	37	0.21%	5,319,064	0.23%
6 to 9 Months	17	0.09%	2,411,089	0.10%
9 to 12 Months	5	0.03%	737,514	0.03%
12 to 15 Months	8	0.04%	1,228,287	0.05%
15 to 18 Months	2	0.01%	670,146	0.03%
18 to 21 Months	3	0.02%	346,739	0.01%
21 to 24 Months	3	0.02%	293,362	0.01%
24 to 27 Months	2	0.01%	681,559	0.03%
27 to 30 Months	1	0.01%	152,163	0.01%
30 to 33 Months	1	0.01%	11,989	0.00%
33 to 36 Months	3	0.02%	394,131	0.02%
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	18,026	100.00%	2,345,044,827	100.00%



2 Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
12+ Arrears	3.13	3.80	3.25	3.47	3.63	3.78
3+ Arrears**	10.75	11.18	10.75	10.66	11.49	12.25
1+ Arrears*	22.06	22.79	23.53	23.43	22.68	22.13
Total Arrears	22.06	22.79	23.53	23.43	22.68	22.13
Total Portfolio	2,449.87	2,430.29	2,407.45	2,388.33	2,365.27	2,345.04
Months in Arrears Number of Accounts	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
12+ Arrears	19	20	17	19	20	23
3+ Arrears**	71	73	70	71	76	82
1+ Arrears*	143	152	160	160	153	151
Total Arrears	143	152	160	160	153	151
Total Portfolio	18,544	18,452	18,338	18,243	18,125	18,026

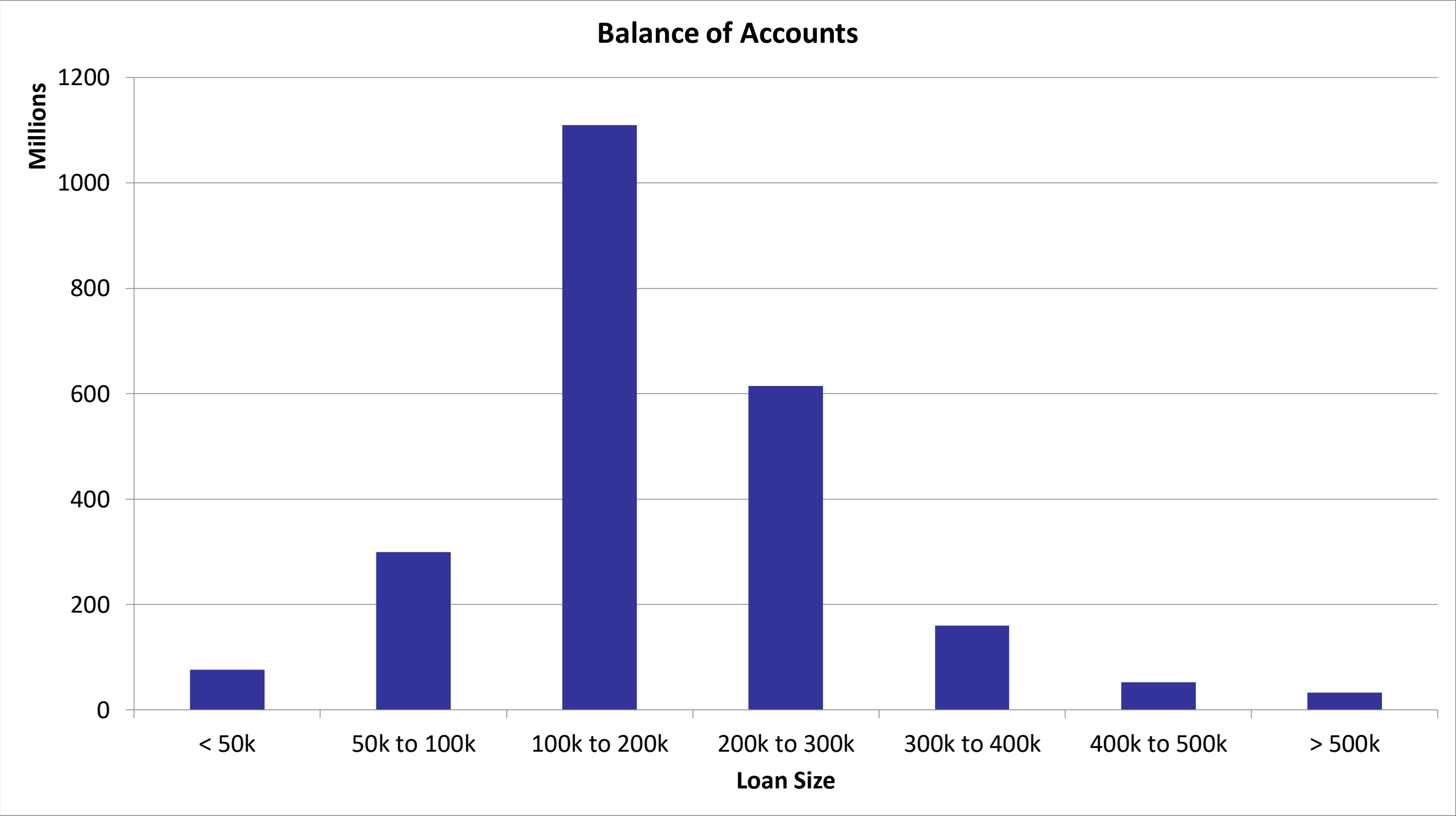
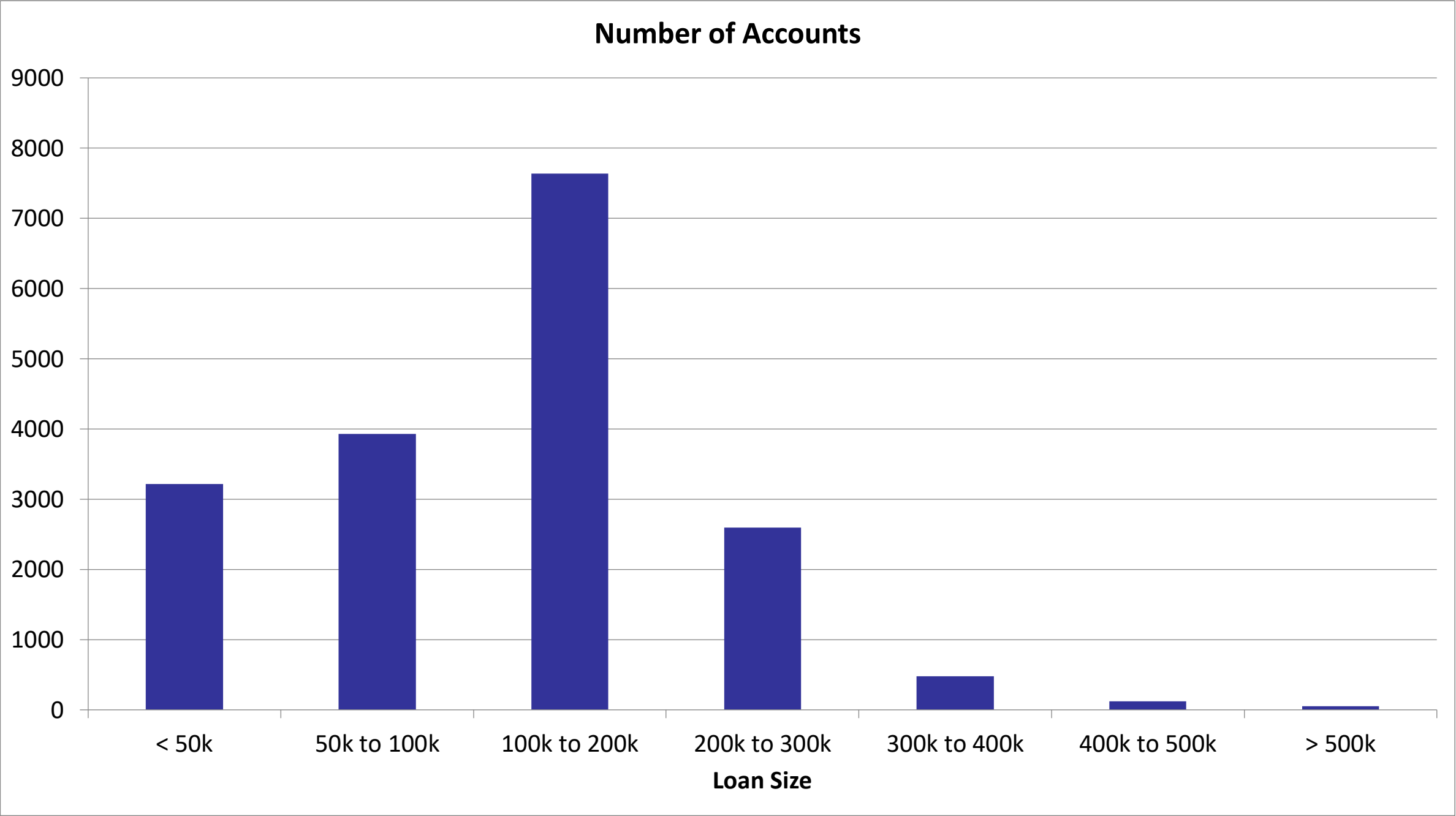
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

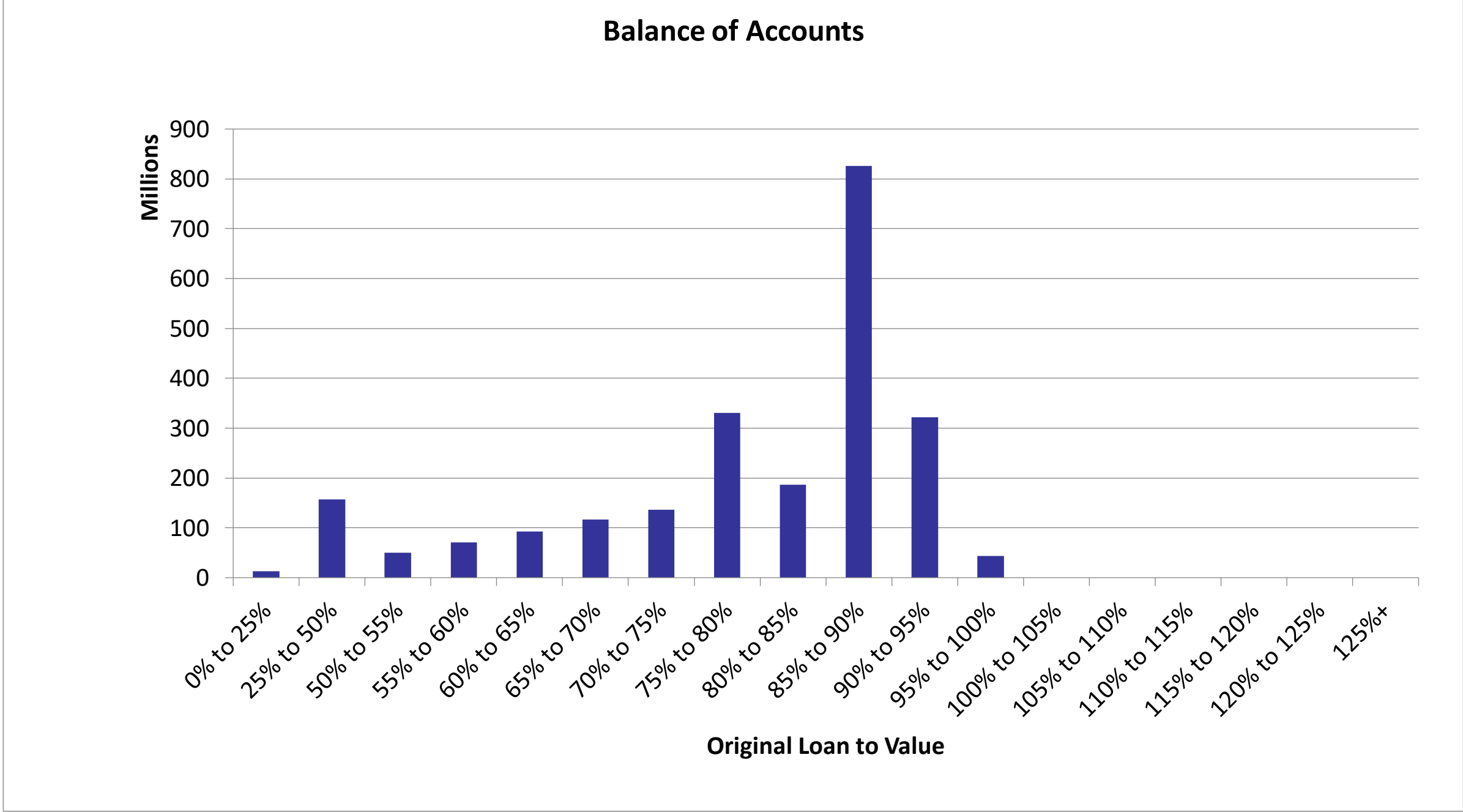
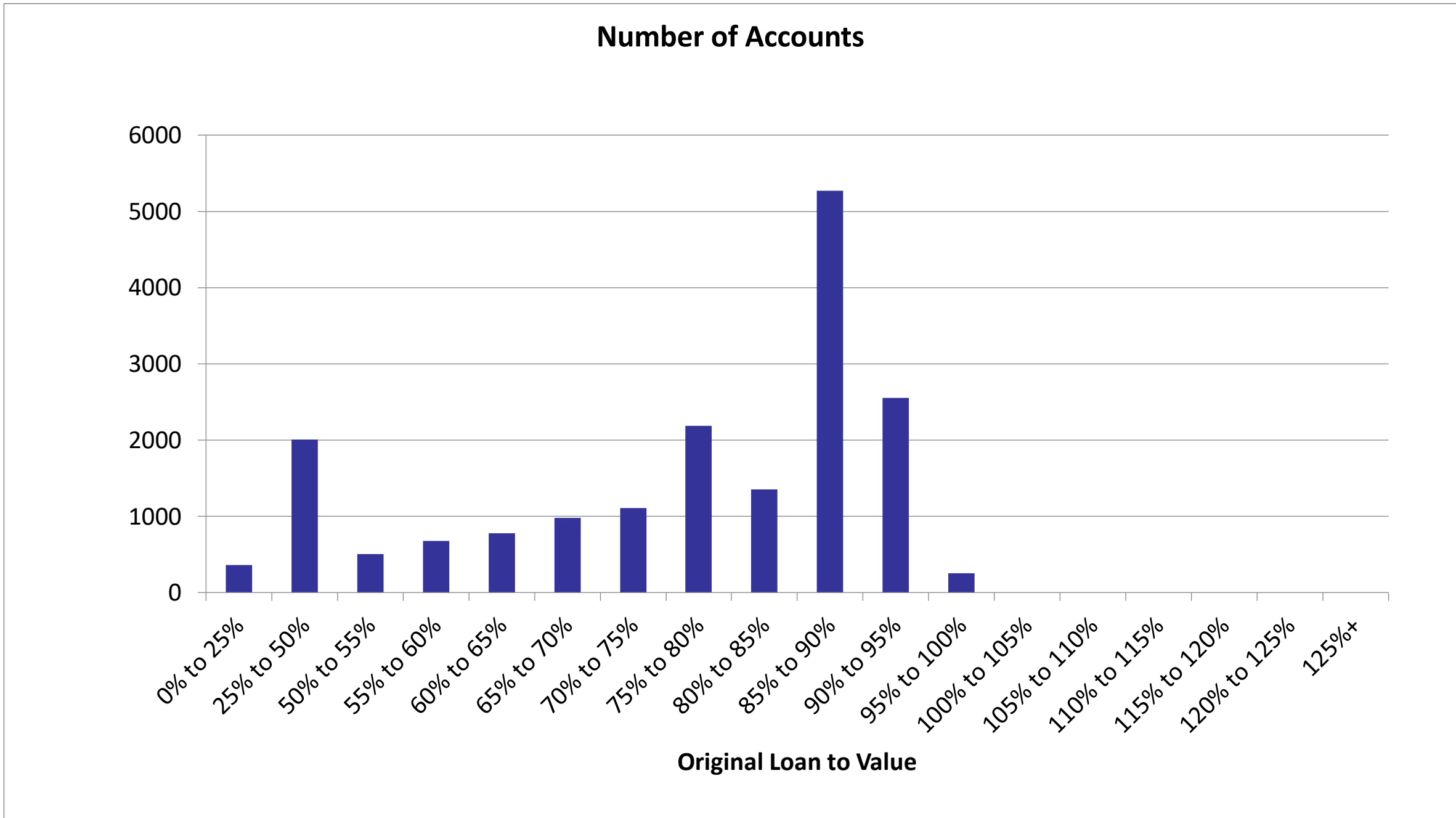


3 Cure Rates - Last 6 Months						
	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
Total Cases Any Arrears	215	226	245	218	211	220
Total Cured to 0 Arrears	40	33	39	57	33	22
% Cure Rate to 0 Arrears	18.60%	14.60%	15.92%	26.15%	15.64%	10.00%

4 <i>Loan Size</i>				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,214	17.83%	75,942,485	3.24%
50k to 100k	3,931	21.81%	299,833,772	12.79%
100k to 200k	7,641	42.39%	1,110,123,574	47.34%
200k to 300k	2,593	14.38%	614,578,195	26.21%
300k to 400k	475	2.64%	159,720,217	6.81%
400k to 500k	119	0.66%	52,652,304	2.25%
> 500k	53	0.29%	32,194,279	1.37%
Total	18,026	100.00%	2,345,044,827	100.00%
<i>Weighted Average Loan Size</i>			130,092.36	

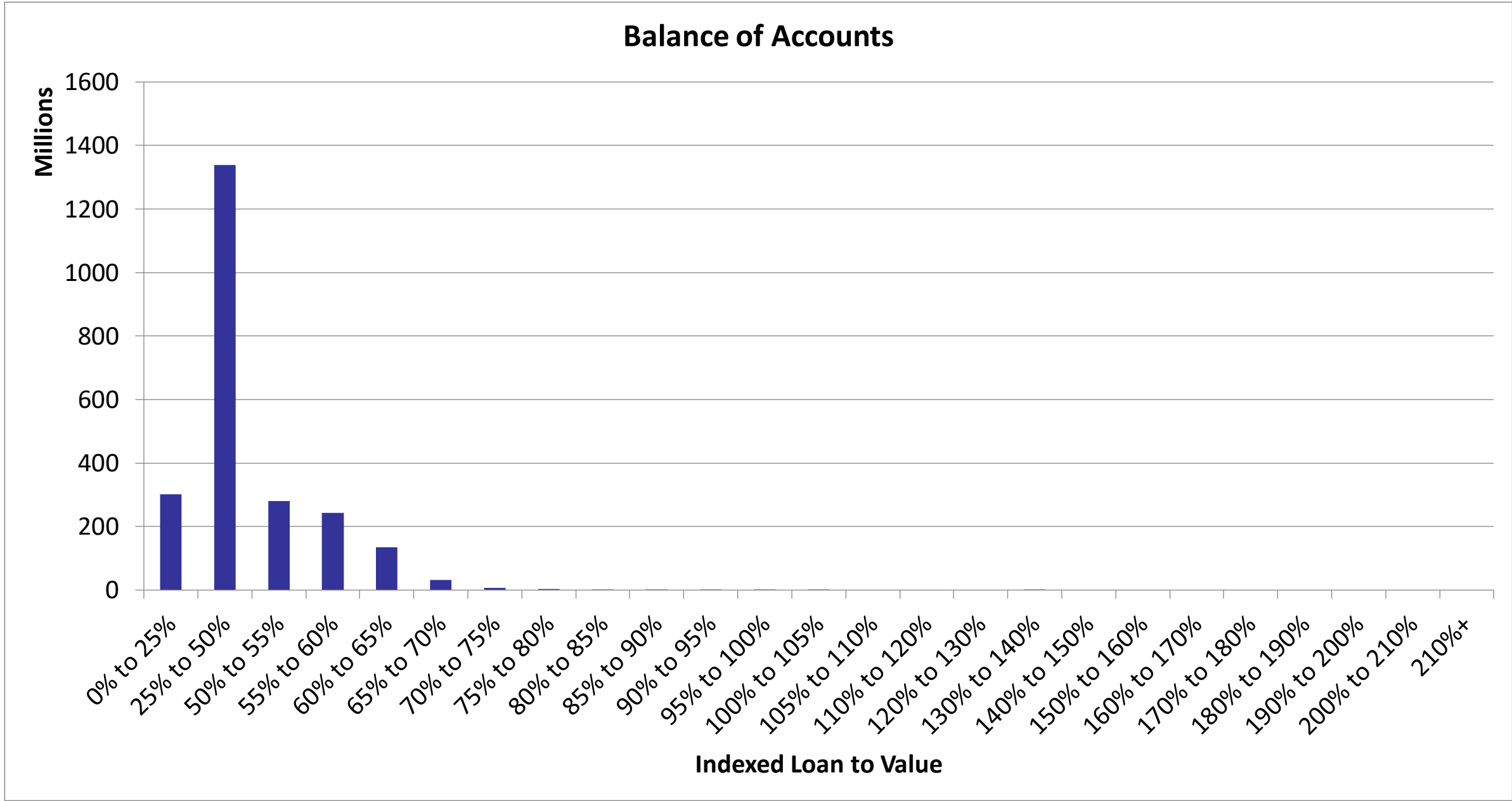
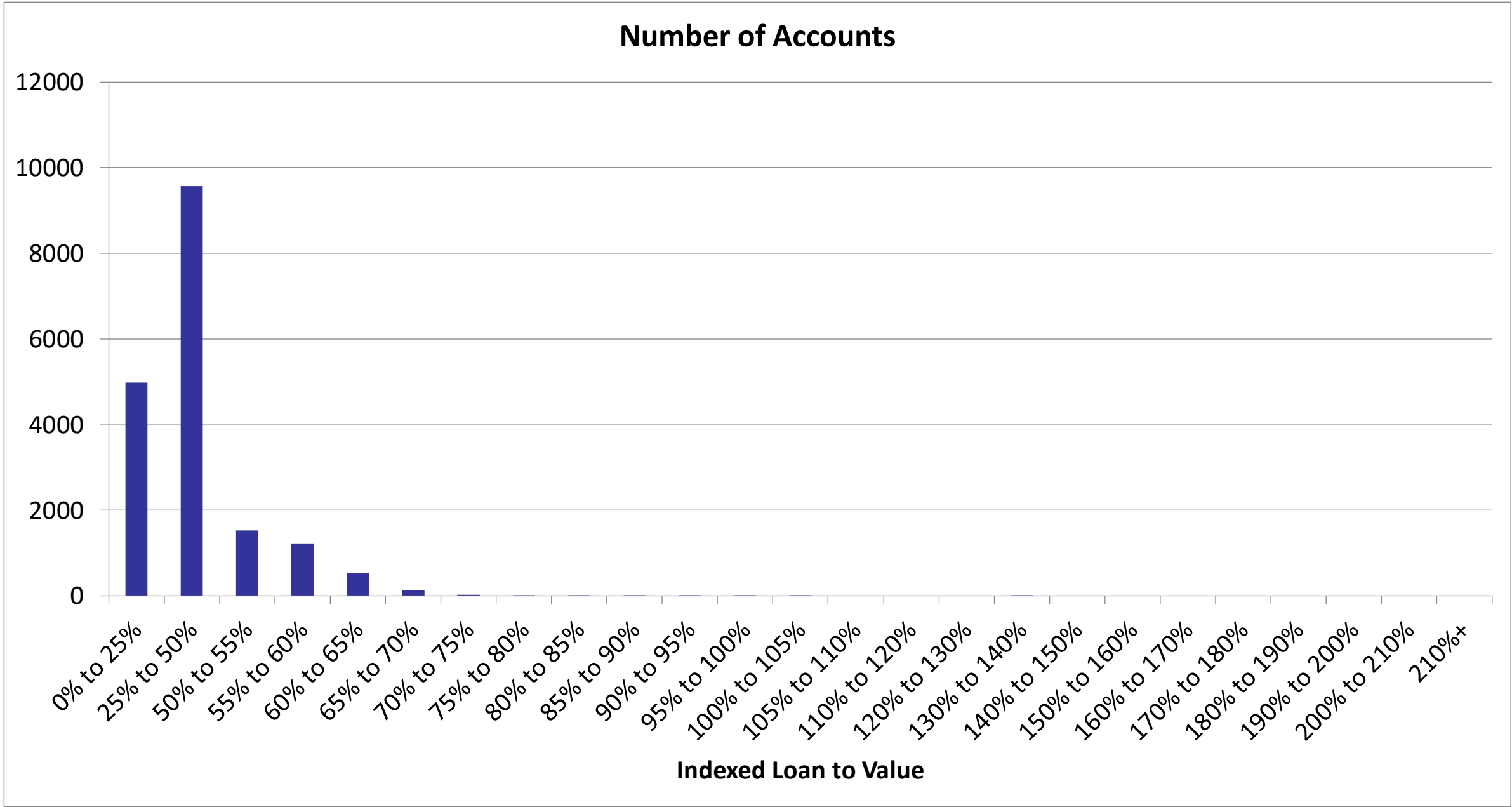


5 Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	358	1.99%	13,138,086	0.56%
25% to 50%	2,004	11.12%	157,041,741	6.70%
50% to 55%	508	2.82%	49,972,086	2.13%
55% to 60%	677	3.76%	70,253,119	3.00%
60% to 65%	775	4.30%	93,085,535	3.97%
65% to 70%	982	5.45%	117,086,177	4.99%
70% to 75%	1,109	6.15%	135,930,539	5.80%
75% to 80%	2,184	12.12%	330,972,563	14.11%
80% to 85%	1,350	7.49%	186,446,793	7.95%
85% to 90%	5,269	29.23%	826,283,132	35.24%
90% to 95%	2,556	14.18%	321,873,523	13.73%
95% to 100%	254	1.41%	42,961,533	1.83%
100% to 105%	0	0.00%	0	0.00%
Total	18,026	100.00%	2,345,044,827	100.00%
Weighted Average Original LTV			79.43%	

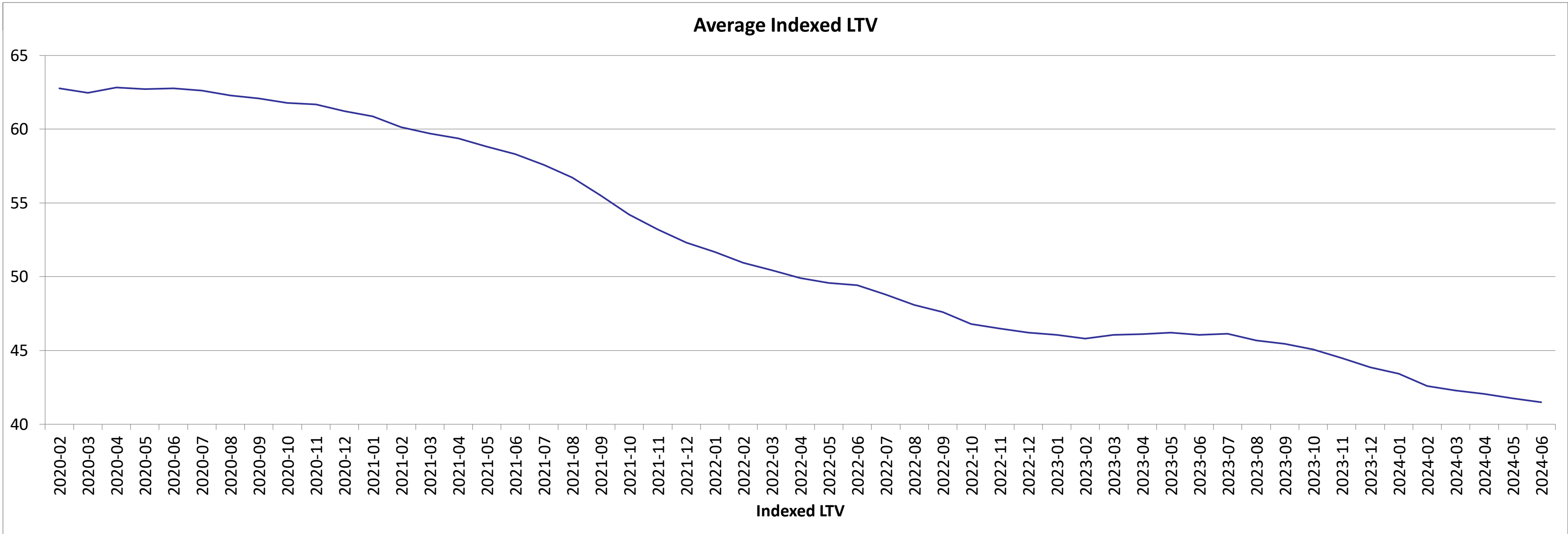


*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

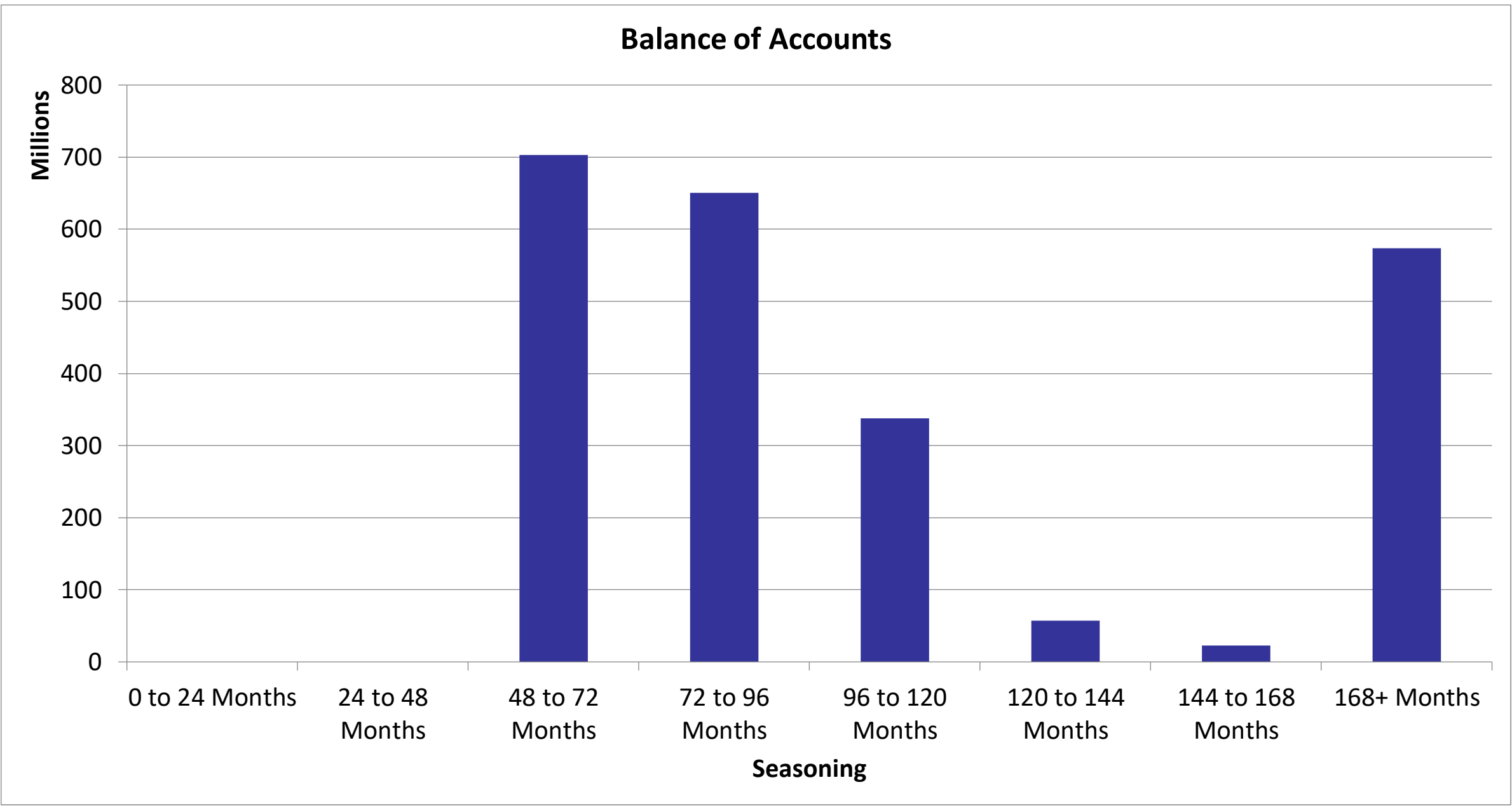
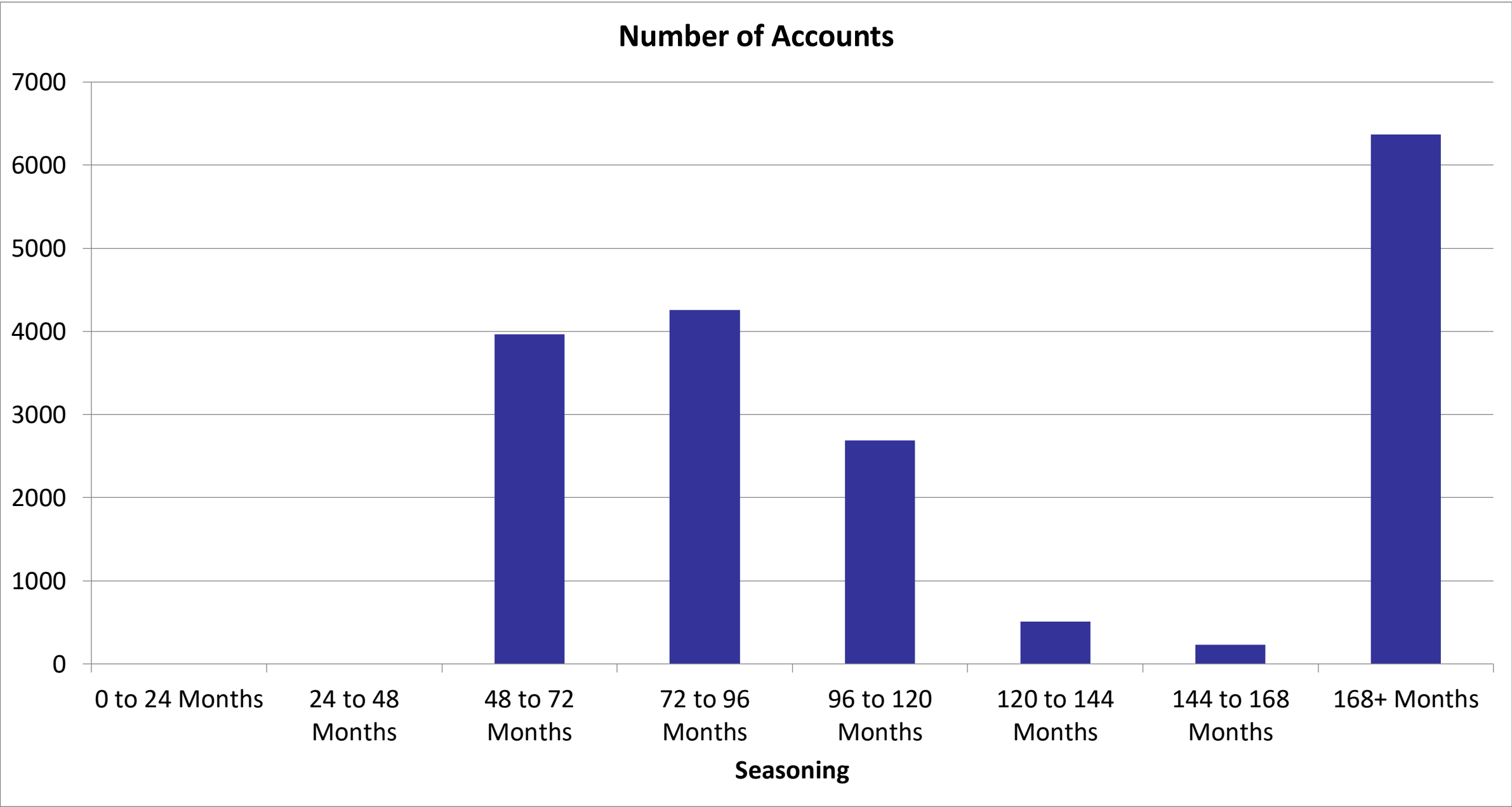
📍 Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	4,977	27.61%	301,142,229	12.84%
25% to 50%	9,566	53.07%	1,338,586,829	57.08%
50% to 55%	1,526	8.47%	281,026,387	11.98%
55% to 60%	1,223	6.78%	243,853,487	10.40%
60% to 65%	542	3.01%	135,223,109	5.77%
65% to 70%	128	0.71%	32,683,036	1.39%
70% to 75%	28	0.16%	6,172,014	0.26%
75% to 80%	13	0.07%	2,939,190	0.13%
80% to 85%	7	0.04%	1,149,212	0.05%
85% to 90%	5	0.03%	799,927	0.03%
90% to 95%	2	0.01%	297,236	0.01%
95% to 100%	9	0.05%	1,172,170	0.05%
Total	18,026	100.00%	2,345,044,827	100.00%
Weighted Average Indexed LTV			41.49%	



Average Indexed LTV - Last 6 Months						
	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
Indexed LTV	43.42	42.60	42.29	42.06	41.76	41.49

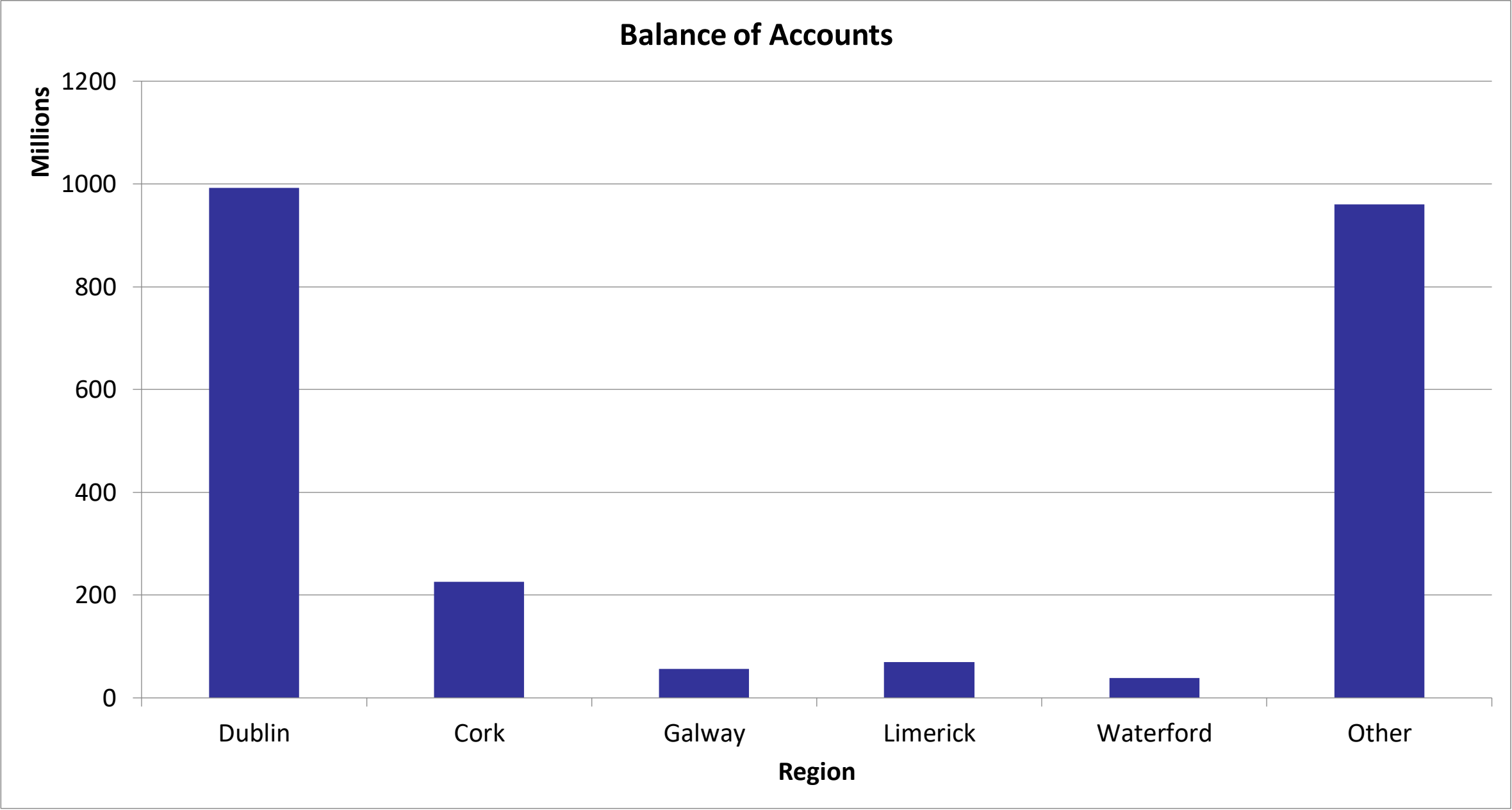
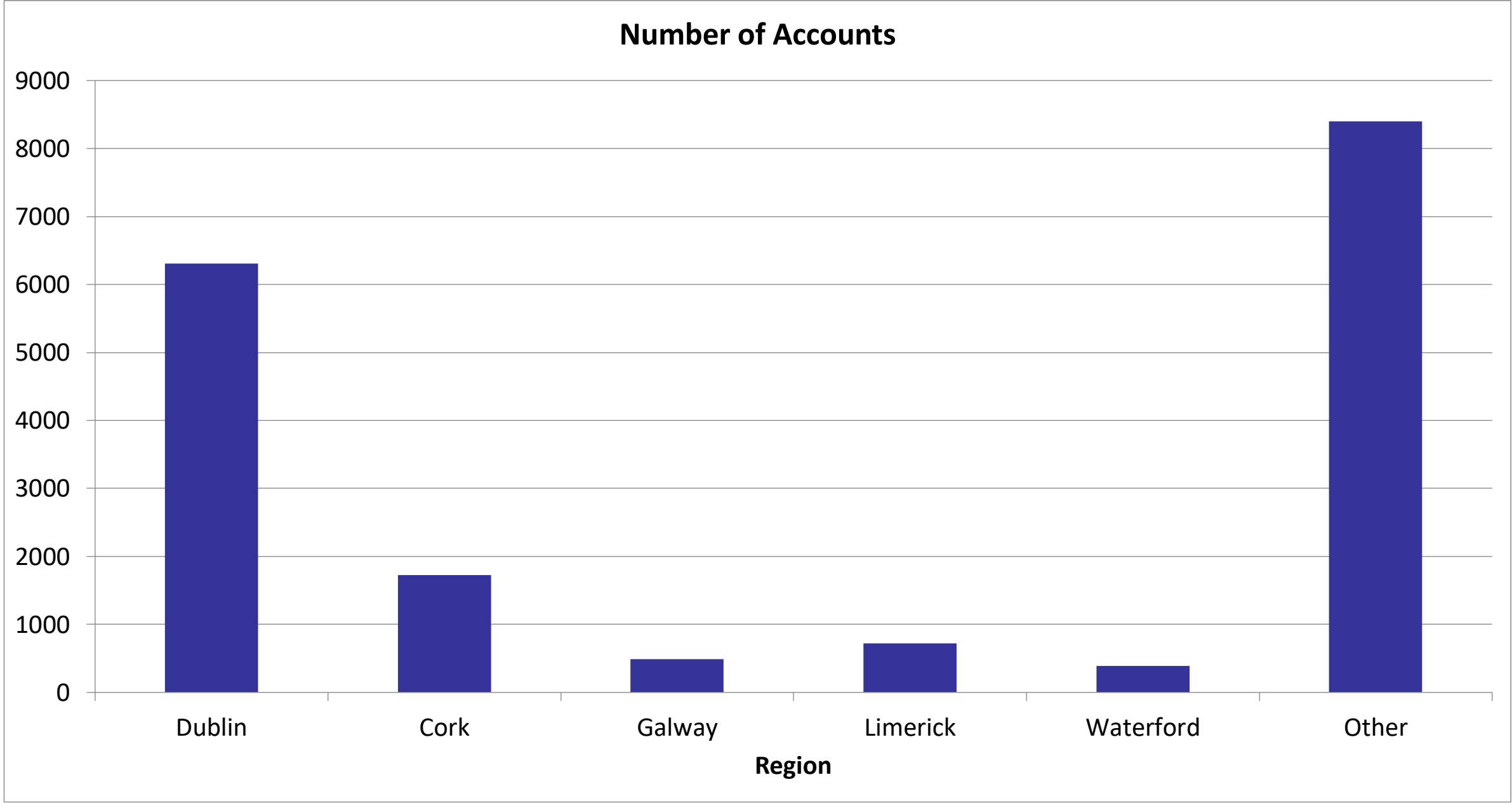


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	0	0.00%	0	0.00%
48 to 72 Months	3,963	21.98%	702,905,316	29.97%
72 to 96 Months	4,260	23.63%	650,328,212	27.73%
96 to 120 Months	2,692	14.93%	337,960,796	14.41%
120 to 144 Months	510	2.83%	57,426,496	2.45%
144 to 168 Months	229	1.27%	22,921,783	0.98%
168+ Months	6,372	35.35%	573,502,223	24.46%
Total	18,026	100.00%	2,345,044,827	100.00%
Weighted Average Seasoning			114.52	

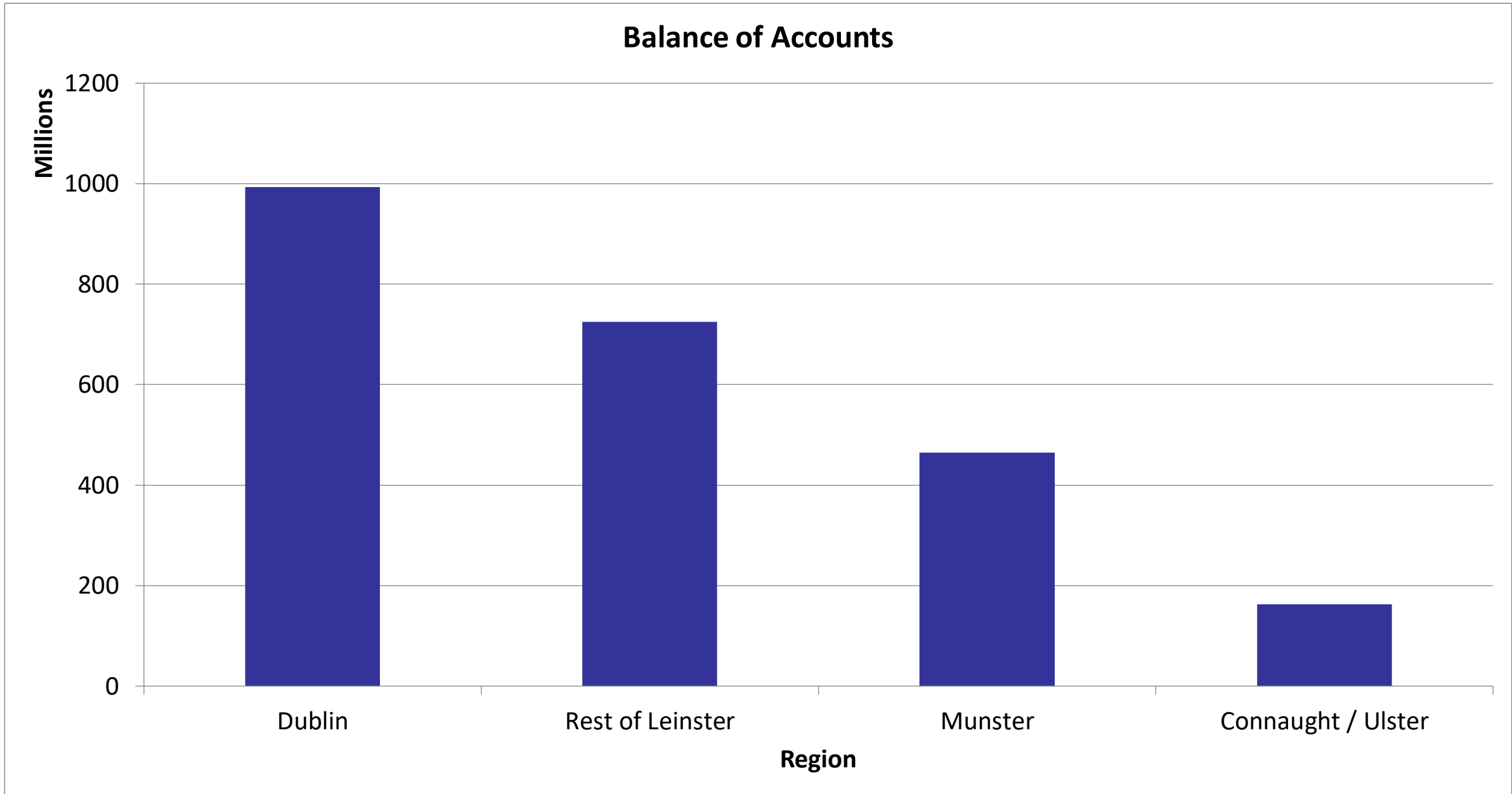
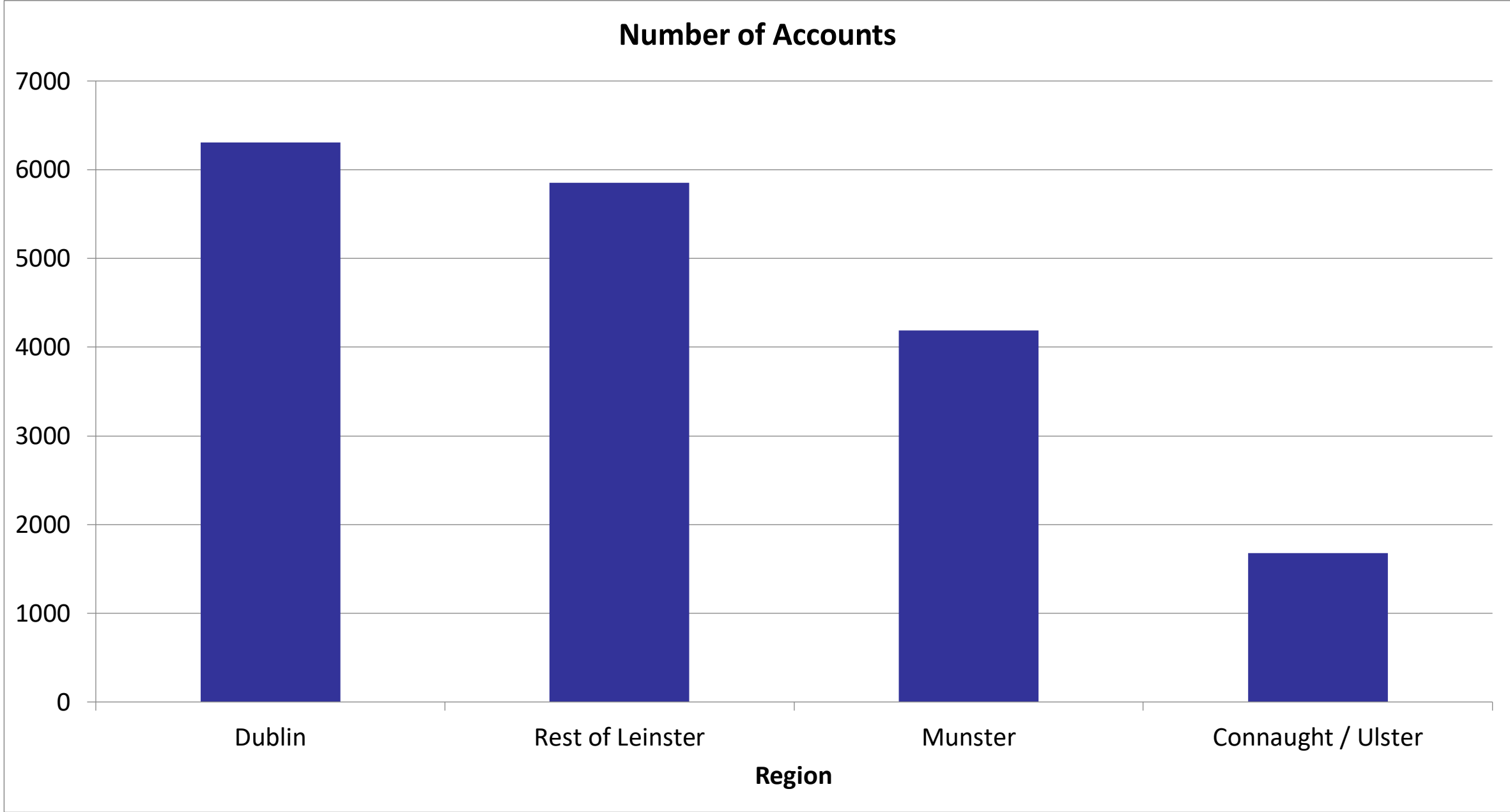


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	245	1.36%	24,566,836	1.05%
CAVAN	150	0.83%	14,808,238	0.63%
CLARE	453	2.51%	41,740,461	1.78%
CORK	1,727	9.58%	226,319,036	9.65%
DONEGAL	368	2.04%	28,613,979	1.22%
DUBLIN	6,304	34.97%	992,841,594	42.34%
GALWAY	492	2.73%	56,406,038	2.41%
KERRY	462	2.56%	44,638,428	1.90%
KILDARE	1,317	7.31%	184,137,064	7.85%
KILKENNY	243	1.35%	26,177,269	1.12%
LAOIS	287	1.59%	30,540,619	1.30%
LEITRIM	53	0.29%	4,361,300	0.19%
LIMERICK	719	3.99%	69,580,154	2.97%
LONGFORD	71	0.39%	5,799,859	0.25%
LOUTH	783	4.34%	86,810,571	3.70%
MAYO	233	1.29%	20,313,228	0.87%
MEATH	1,371	7.61%	179,701,888	7.66%
MONAGHAN	90	0.50%	9,127,340	0.39%
OFFALY	183	1.02%	18,056,388	0.77%
ROSCOMMON	102	0.57%	10,399,621	0.44%
SLIGO	193	1.07%	18,689,249	0.80%
TIPPERARY	439	2.44%	43,377,783	1.85%
WATERFORD	388	2.15%	39,219,616	1.67%
WESTMEATH	251	1.39%	25,611,667	1.09%
WEXFORD	366	2.03%	39,831,696	1.70%
WICKLOW	736	4.08%	103,374,905	4.41%
Total	18,026	100.00%	2,345,044,827	100.00%

11. Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,304	34.97%	992,841,594	42.34%
Cork	1,727	9.58%	226,319,036	9.65%
Galway	492	2.73%	56,406,038	2.41%
Limerick	719	3.99%	69,580,154	2.97%
Waterford	388	2.15%	39,219,616	1.67%
Other	8,396	46.58%	960,678,388	40.97%
Total	18,026	100.00%	2,345,044,827	100.00%

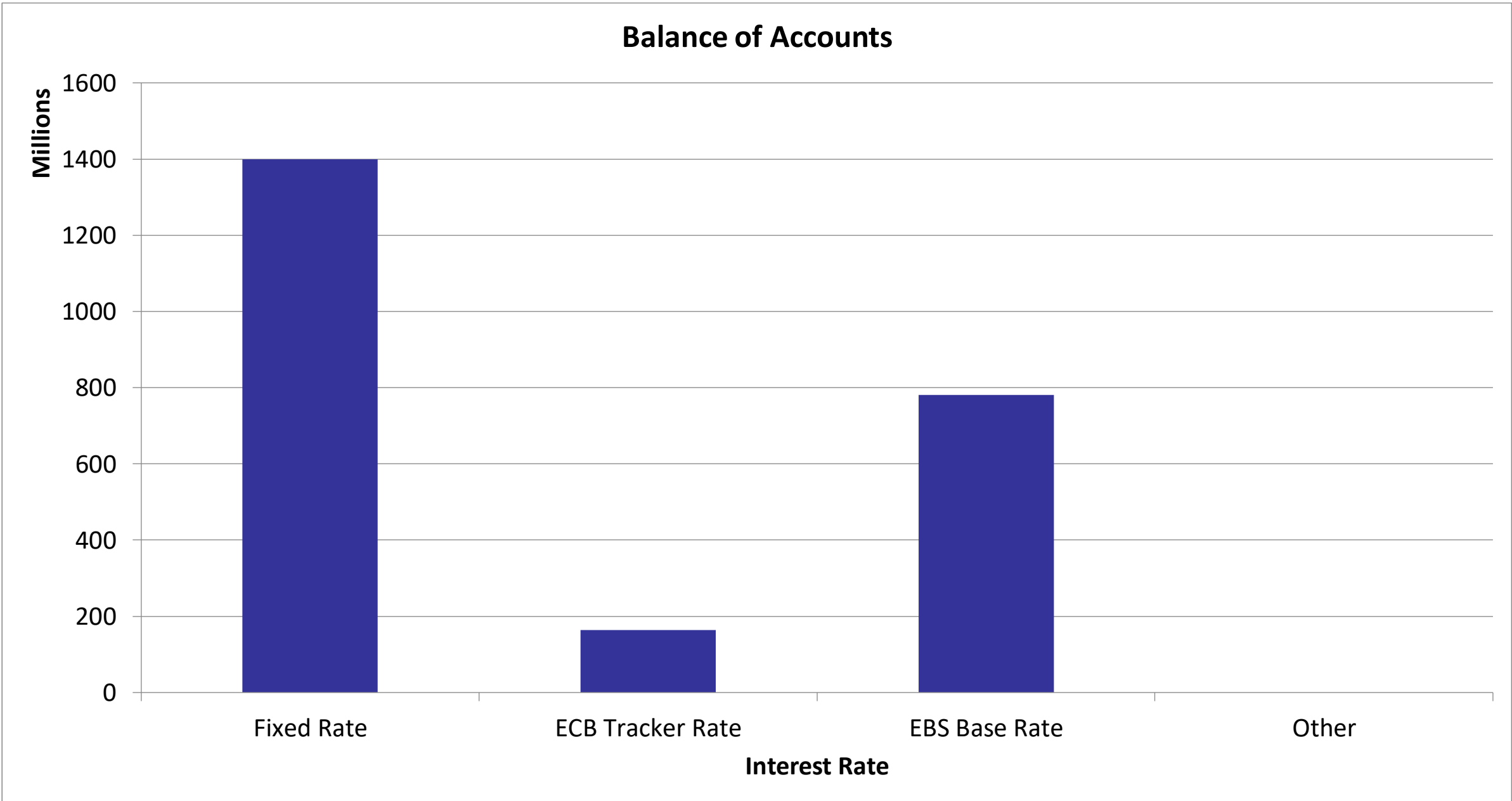
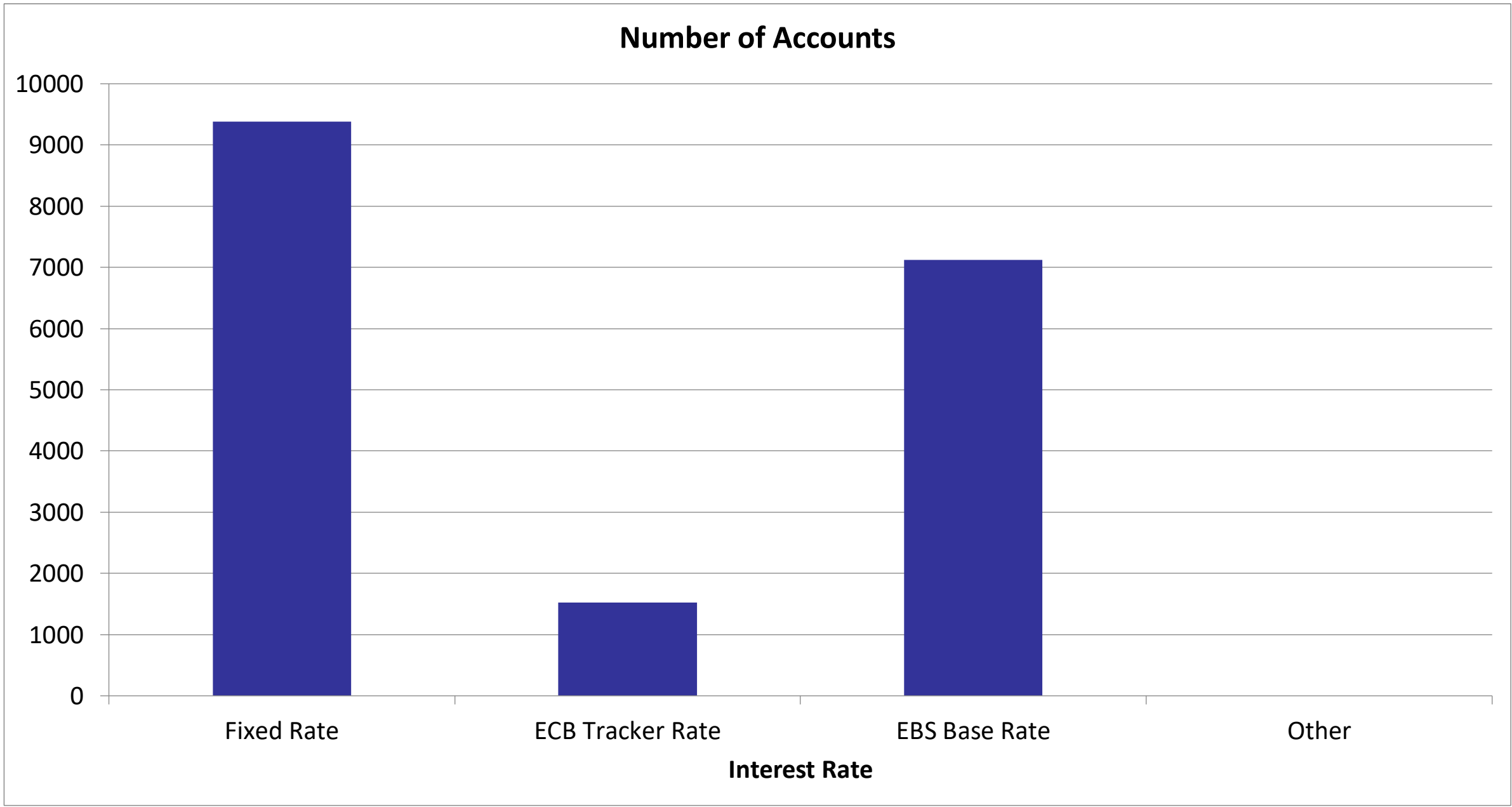


12. Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,304	34.97%	992,841,594	42.34%
Rest of Leinster	5,853	32.47%	724,608,761	30.90%
Munster	4,188	23.23%	464,875,478	19.82%
Connaught / Ulster	1,681	9.33%	162,718,993	6.94%
Total	18,026	100.00%	2,345,044,827	100.00%

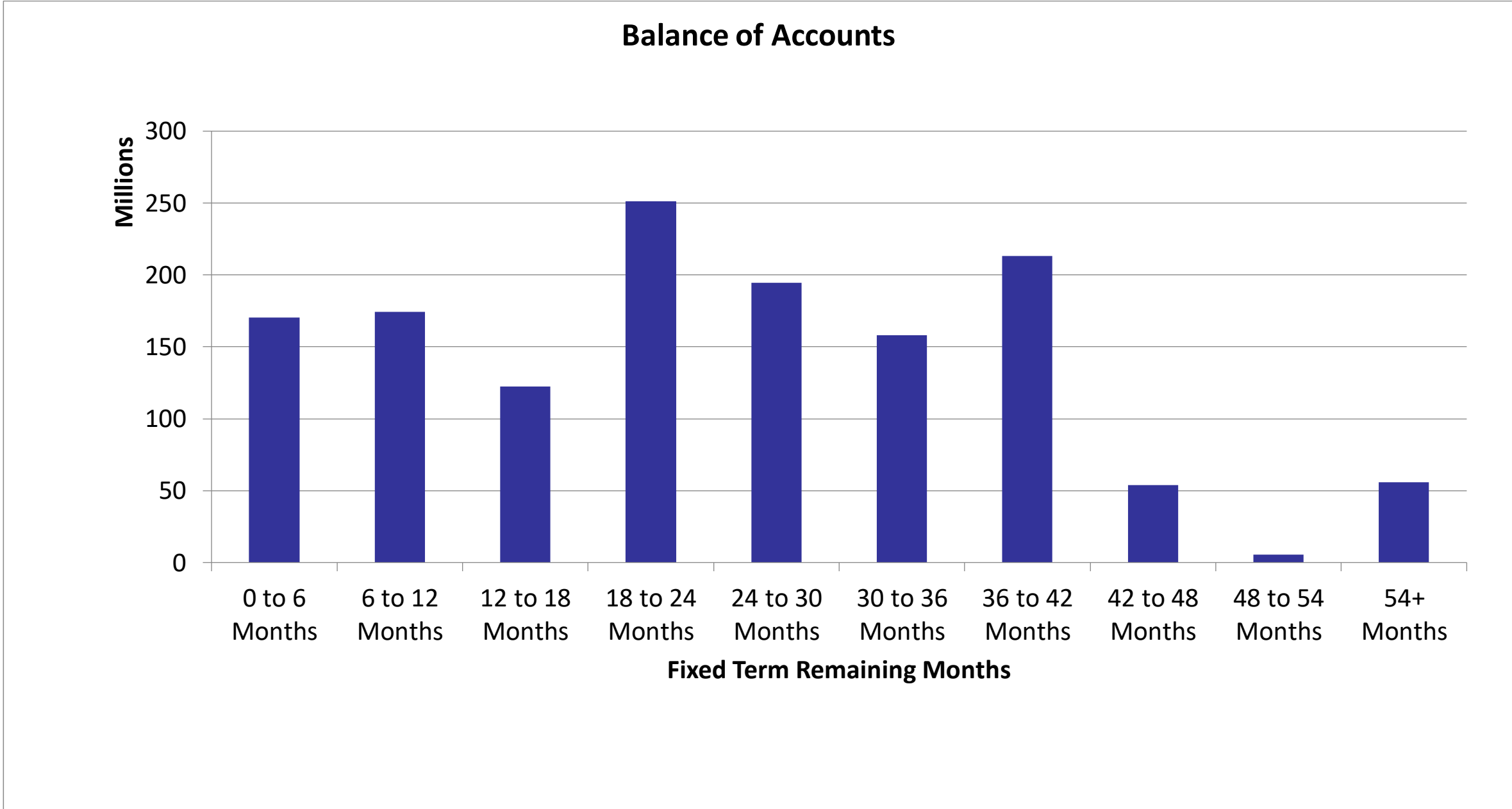
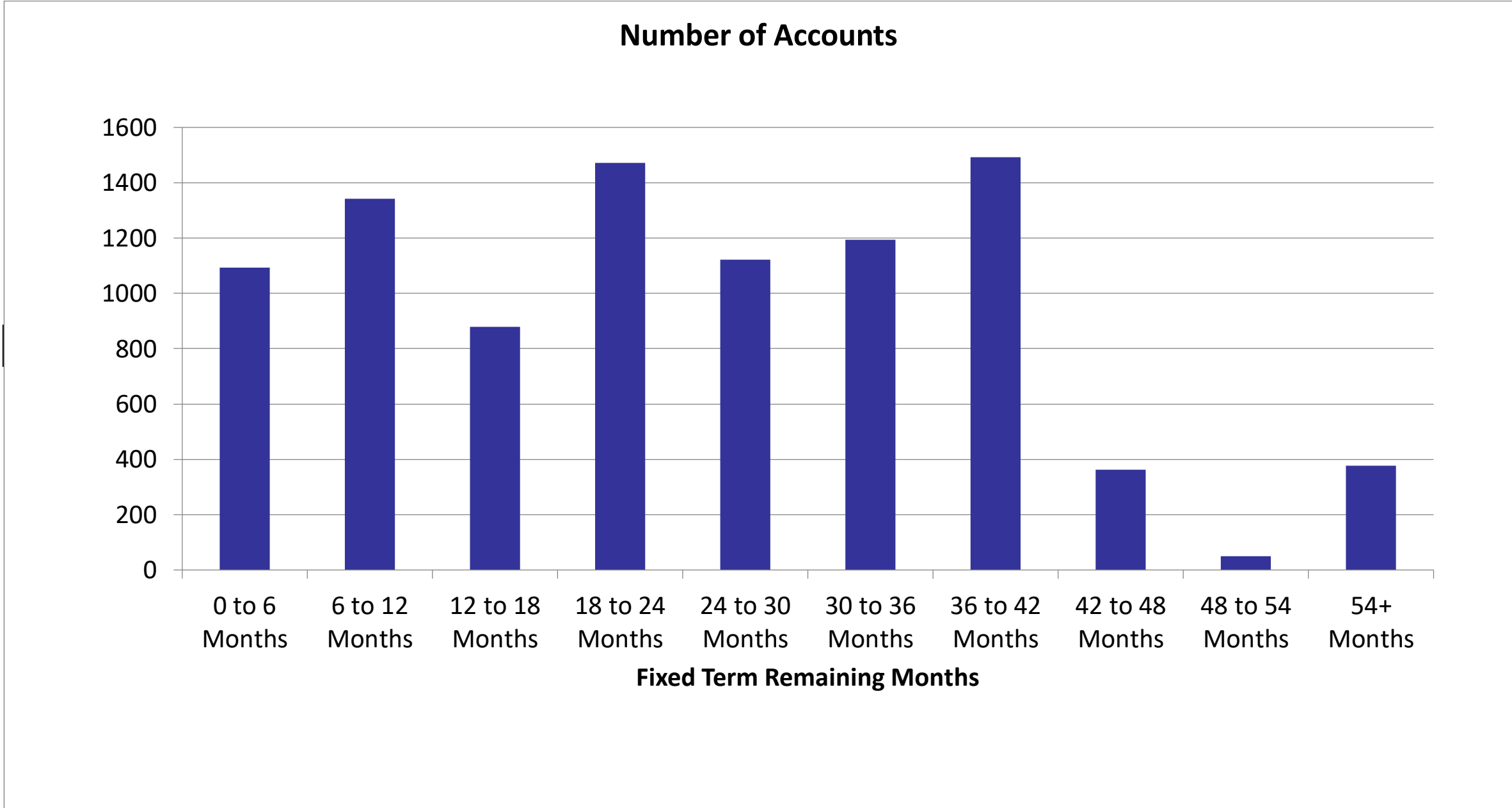


1.3 Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	9,380	52.04%	1,399,595,871	59.68%
ECB Tracker Rate	1,527	8.47%	164,212,109	7.00%
EBS Base Rate	7,119	39.49%	781,236,846	33.31%
Other	0	0.00%	0	0.00%
Total	18,026	100.00%	2,345,044,827	100.00%

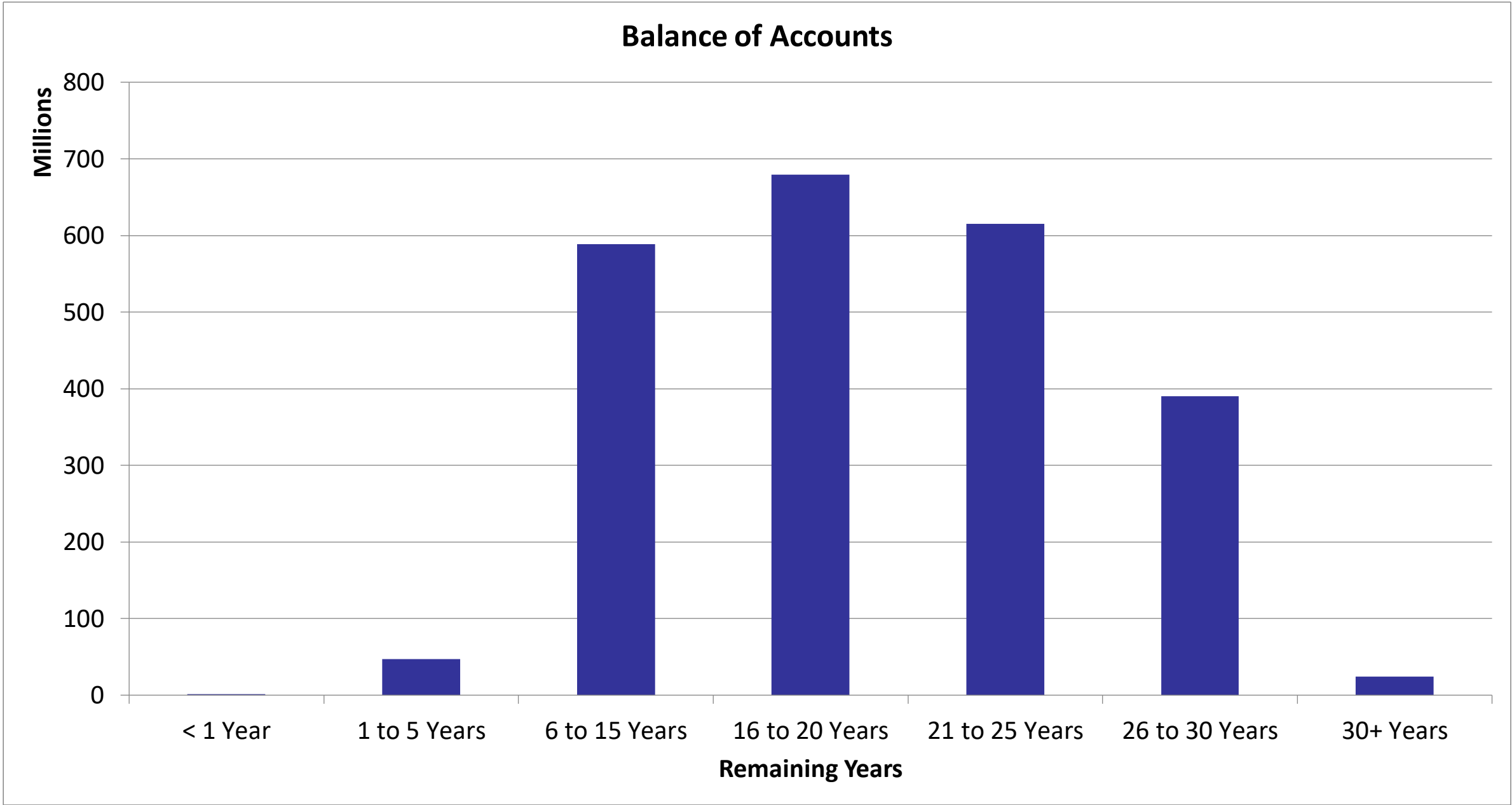
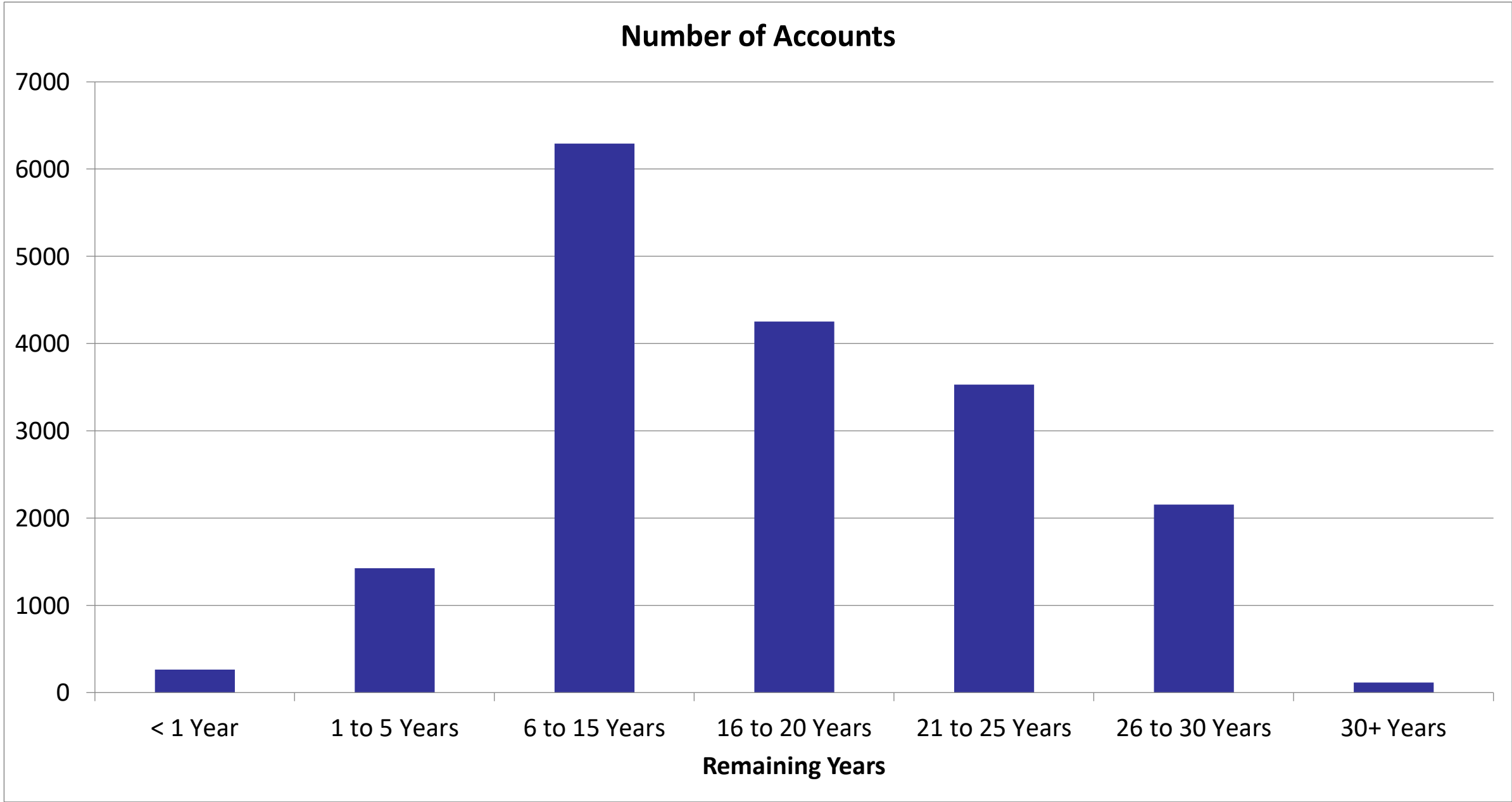
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	9,380	2.78
ECB Tracker Rate	1,527	5.64
EBS Base Rate	7,119	4.04
Other	0	0.00
Weighted Average Interest Rate		3.36



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	1,092	11.64%	170,454,982	12.18%
6 to 12 Months	1,342	14.31%	174,165,351	12.44%
12 to 18 Months	879	9.37%	122,607,890	8.76%
18 to 24 Months	1,472	15.69%	251,026,877	17.94%
24 to 30 Months	1,122	11.96%	194,657,877	13.91%
30 to 36 Months	1,194	12.73%	158,245,232	11.31%
36 to 42 Months	1,492	15.91%	213,300,926	15.24%
42 to 48 Months	362	3.86%	53,796,168	3.84%
48 to 54 Months	49	0.52%	5,581,408	0.40%
54+ Months	376	4.01%	55,759,161	3.98%
Total	9,380	100.00%	1,399,595,871	100.00%
Weighted Fixed Term Remaining Months			25.53	

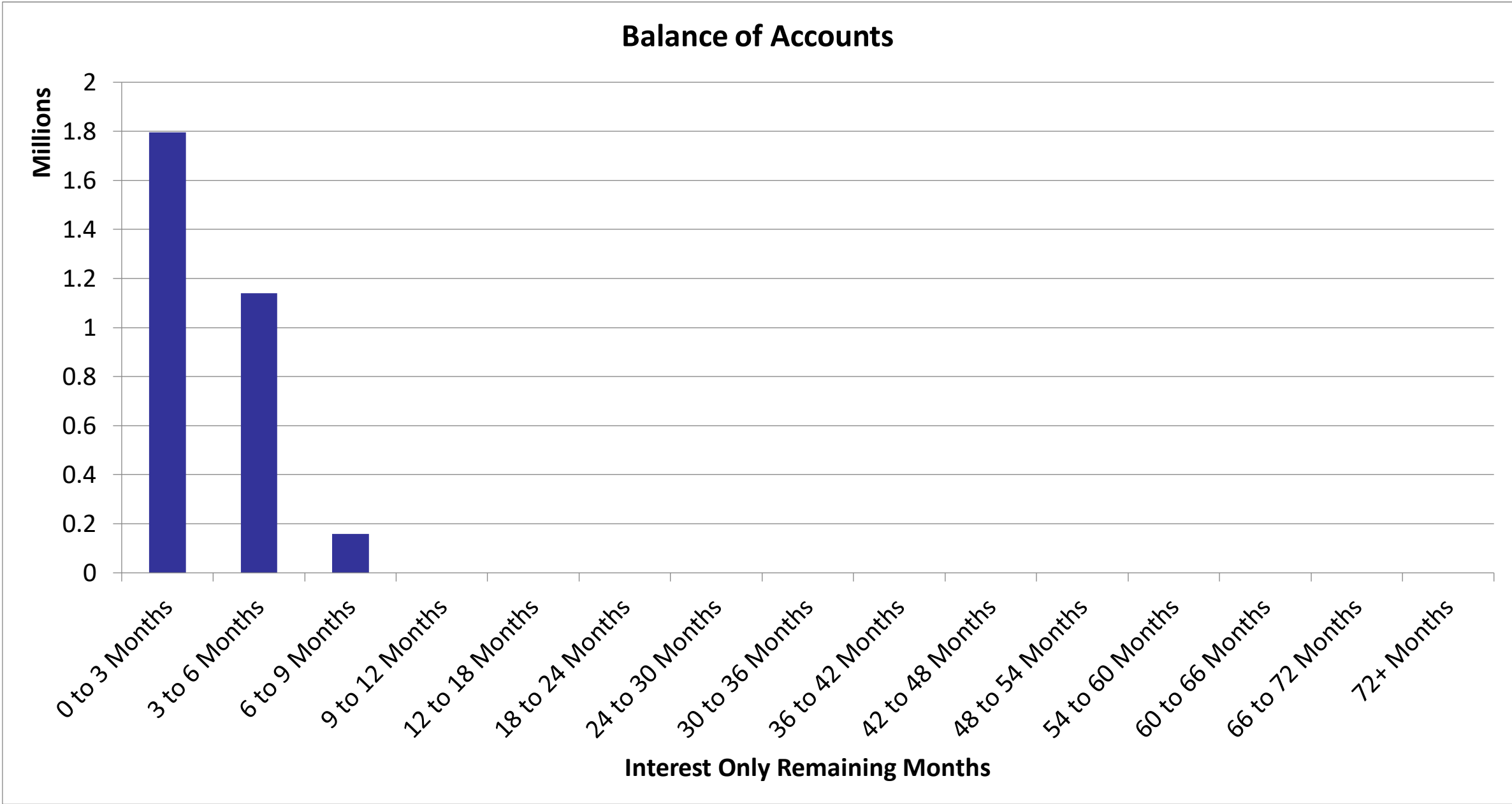
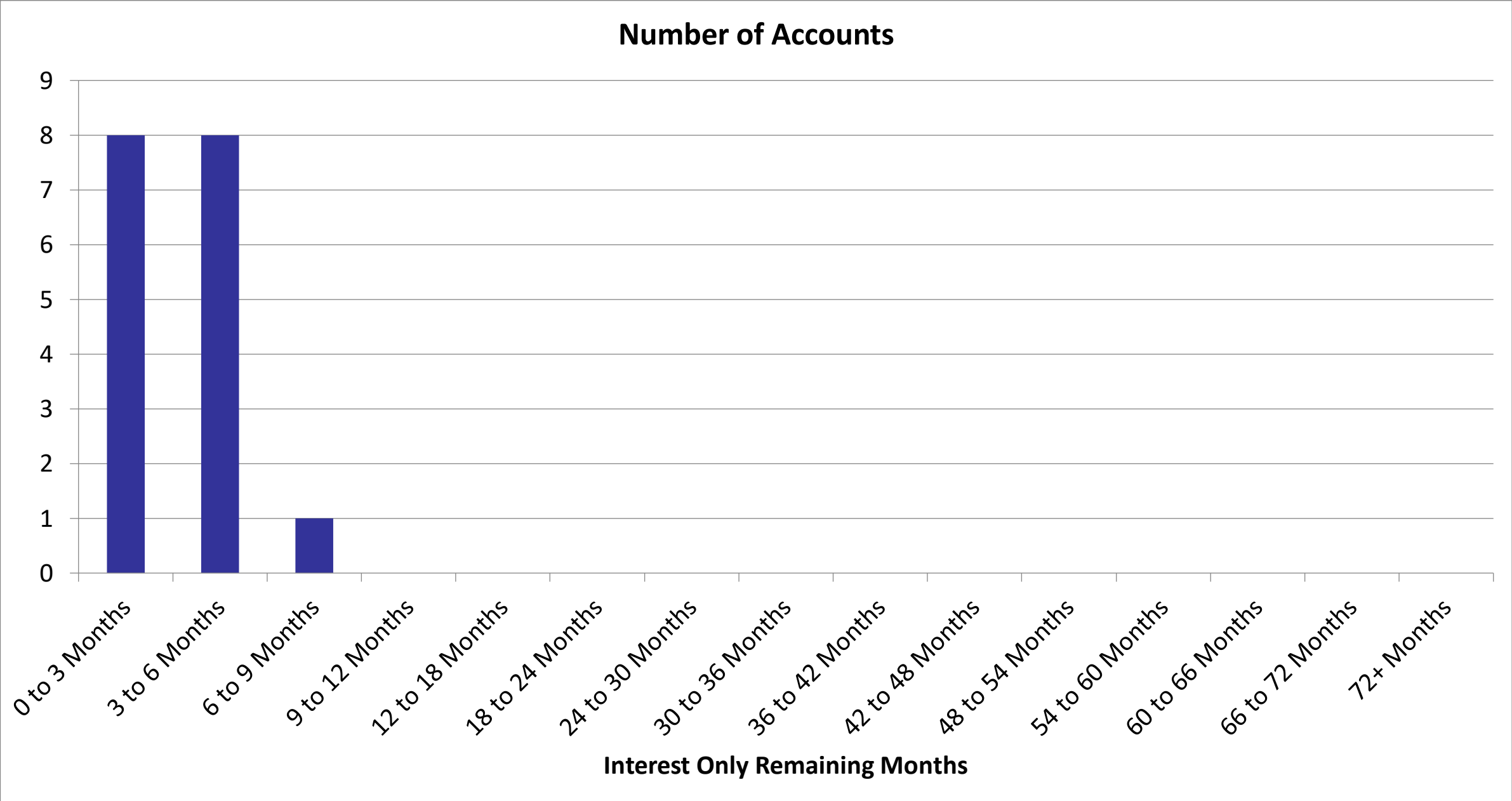


14. Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	263	1.46%	1,468,550	0.06%
1 to 5 Years	1,426	7.91%	46,860,418	2.00%
6 to 15 Years	6,290	34.89%	588,401,041	25.09%
16 to 20 Years	4,251	23.58%	679,107,101	28.96%
21 to 25 Years	3,527	19.57%	614,889,017	26.22%
26 to 30 Years	2,155	11.95%	390,356,033	16.65%
30+ Years	114	0.63%	23,962,666	1.02%
Total	18,026	100.00%	2,345,044,827	100.00%
Weighted Average Remaining Years			18.71	



16. Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	18,009	99.91%	2,341,951,020	99.87%
Interest Only (Standard)	17	0.09%	3,093,807	0.13%
Total	18,026	100.00%	2,345,044,827	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	8	47.06%	1,794,802	58.01%
3 to 6 Months	8	47.06%	1,139,988	36.85%
6 to 9 Months	1	5.88%	159,016	5.14%
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	17	100.00%	3,093,807	100.00%
Weighted Average Interest Only (Standard) Remaining Term			2.42	



17. Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELoAN	18,017	99.95%	2,343,900,304	99.95%
RETAIL BTL	9	0.05%	1,144,523	0.05%
Total	18,026	100.00%	2,345,044,827	100.00%