

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	28/02/2021
Interest Payments Date:	22/03/2021

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	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 Mortgage 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)	Aa2	AA	€ 201,300,000	100%	1 Month EURIBOR	0.95%	1.90%	Mar-2025	Nov-2058	
C Notes	XS2131185873	A1	A(lo)	A1	A	€ 110,700,000	100%	1 Month EURIBOR	1.35%	2.35%	Mar-2025	Nov-2058	
D Notes	XS2131186848	Baa3	BBB(lo)	Baa3	BBB	€ 110,700,000	100%	1 Month EURIBOR	1.75%	2.75%	Mar-2025	Nov-2058	
E Notes	XS2131189511	B3	BB	B3	BB	€ 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	22/02/2021
Interest Period End Date	22/03/2021
No of days in Interest Period	28
Next Payments Date	20/04/2021

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%	1,337,262,367	36.8148%	(41,909,018)	1,295,353,349	36.0773%	0.77	0.75
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	47.6654%	0	1,731,400,000	48.2218%	1.00	1.00
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	5.5418%	0	201,300,000	5.6065%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	3.0476%	0	110,700,000	3.0831%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	3.0476%	0	110,700,000	3.0831%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	2.2162%	0	80,500,000	2.2420%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	1.6656%	0	60,500,000	1.6850%	1.00	1.00
R1A Notes	XS2132421137	10,000	0.0002%	10,000	0.0003%	0	10,000	0.0003%	1.00	1.00
R1B Notes	XS2132421301	10,000	0.0002%	10,000	0.0003%	0	10,000	0.0003%	1.00	1.00
R2A Notes	XS2132421483	10,000	0.0002%	10,000	0.0003%	0	10,000	0.0003%	1.00	1.00
R2B Notes	XS2132421566	10,000	0.0002%	10,000	0.0003%	0	10,000	0.0003%	1.00	1.00
Total		4,026,540,000	100%	3,632,402,367	100.0000%	(41,909,018)	3,590,493,349	100.0000%	0.90	0.89

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	0.000%	28	-	-	0	0
A2 Notes	XS2131185014	0.350%	28	471,325.55	471,325.55	0	0
B Notes	XS2131185105	0.402%	28	62,939.80	62,939.80	0	0
C Notes	XS2131185873	0.802%	28	69,052.20	69,052.20	0	0
D Notes	XS2131186848	1.202%	28	103,492.20	103,492.20	0	0
E Notes	XS2131189511	2.202%	28	137,869.66	137,869.66	0	0
Z Notes	XS2131190956	8.000%	28	376,444.44	376,444.44	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				1,221,123.85	1,221,123.85	-	-

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	23,014,968	(314,318)	-	22,700,650	22,700,650	-
Total	29,745,000	26,788,968	(314,318)	-	26,474,650	26,474,650	-

Revenue Analysis	
	Euro
Revenue Receipts	8,923,790
Interest from Bank Accounts	0
Class A Liquidity Reserve Fund Excess Amount	314,318
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	9,238,107
Allocation of Available Revenue Receipts	
Trustee	0
Amounts due to the Reference Agent,	0
the Registrar,	0
the paying Agent,	0
the Cash Manager,	(1,458)
the Back-Up Servicer Facilitator,	0
the Corporate Services Provider,	0
the Issuer Account Bank	(32,881)
any amounts payable by the Issuer to third parties	(17,640)
Servicer (EBS)	(294,468)
Servicer (Haven)	(158,568)
Issuer Profit Fee	(100)
Class A Notes Interest	(471,326)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(62,940)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(69,052)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(103,492)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(137,870)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(285,428)
Class Z Notes Interest	(376,444)
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	(4,696,865)
Class R1B Payment	(2,529,575)
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	-	285,428	-	285,428	285,428	-

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	689,665	(122,344)	567,321	567,321

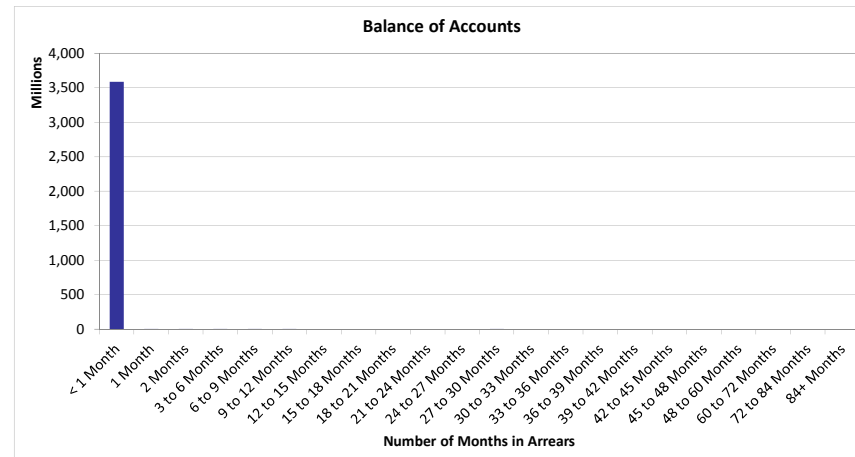
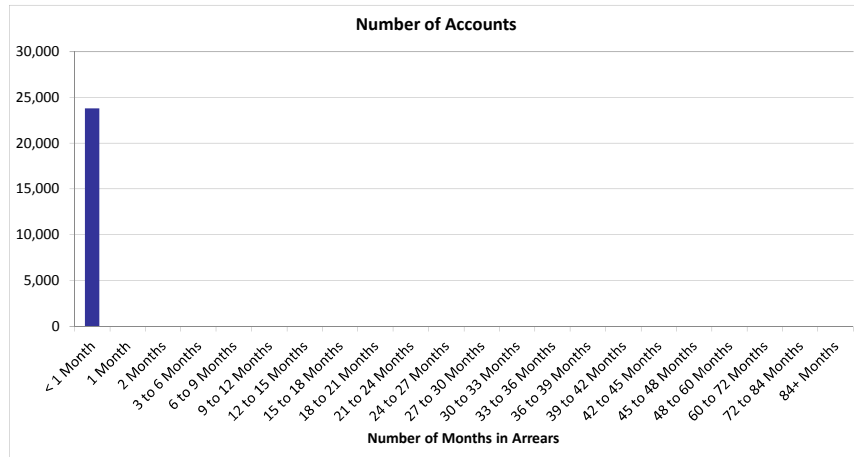
Principal Analysis		Euro
Principal Receipts		41,623,589
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		285,428
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional 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		41,909,018
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;		(41,909,018)
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	3,640,469,973	4,026,483,467
Scheduled Principal Payments and Early Redemptions	41,623,589	435,422,797
Non-cash movements	(7,849)	(7,836,042)
Mortgages Repurchased by Sellers	0	42,480
Closing Mortgage Principal Balance	3,598,854,233	3,598,854,233

Stratification Tables

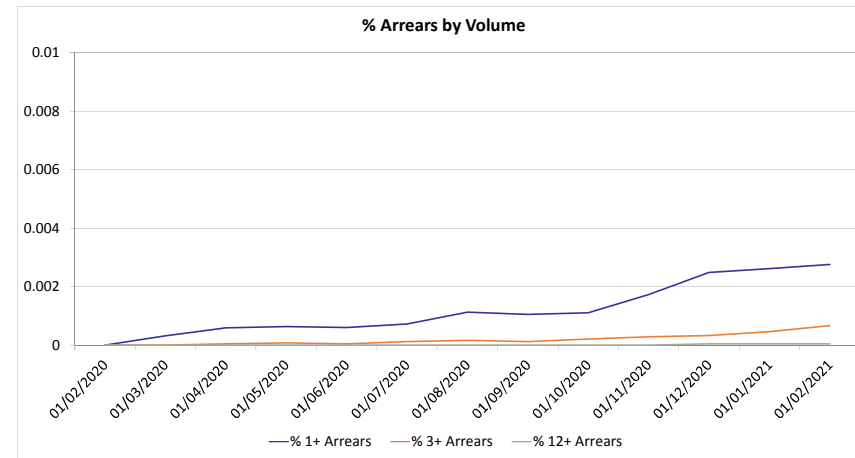
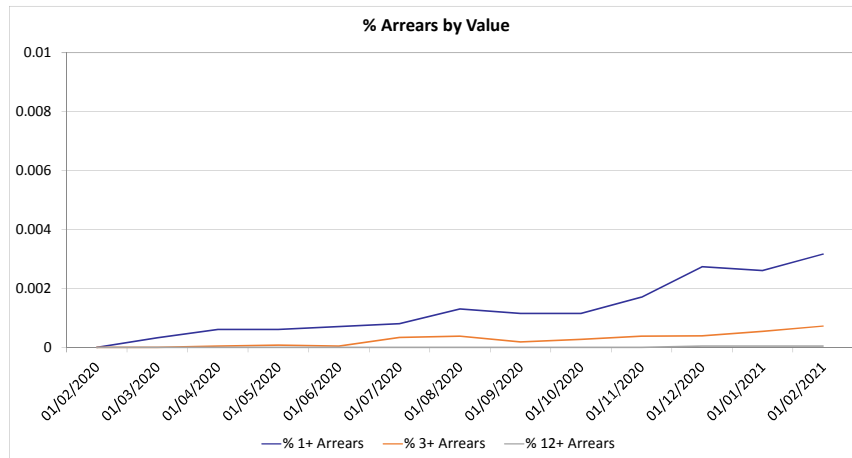
Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	23,830	99.72%	3,587,462,287	99.68%
1 Month	43	0.18%	7,481,700	0.21%
2 Months	7	0.03%	1,310,860	0.04%
3 to 6 Months	11	0.05%	1,745,325	0.05%
6 to 9 Months	3	0.01%	457,016	0.01%
9 to 12 Months	1	0.00%	232,925	0.01%
12 to 15 Months	0	0.00%	0	0.00%
15 to 18 Months	0	0.00%	0	0.00%
18 to 21 Months	0	0.00%	0	0.00%
21 to 24 Months	0	0.00%	0	0.00%
24 to 27 Months	0	0.00%	0	0.00%
27 to 30 Months	1	0.00%	164,119	0.00%
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	23,896	100.00%	3,598,854,233	100.00%



Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21
12+ Arrears	0.00	0.00	0.00	0.16	0.16	0.16
3+ Arrears**	0.72	1.01	1.40	1.43	1.96	2.60
1+ Arrears*	4.39	4.33	6.36	10.05	9.49	11.39
Total Arrears	4.39	4.33	6.36	10.05	9.49	11.39
Total Portfolio	3,802.96	3,764.46	3,719.13	3,675.77	3,640.47	3,598.85
Months in Arrears Number of Accounts	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21
12+ Arrears	0	0	0	1	1	1
3+ Arrears**	3	5	7	8	11	16
1+ Arrears*	26	27	42	60	63	66
Total Arrears	26	27	42	60	63	66
Total Portfolio	24,661	24,519	24,347	24,180	24,058	23,896

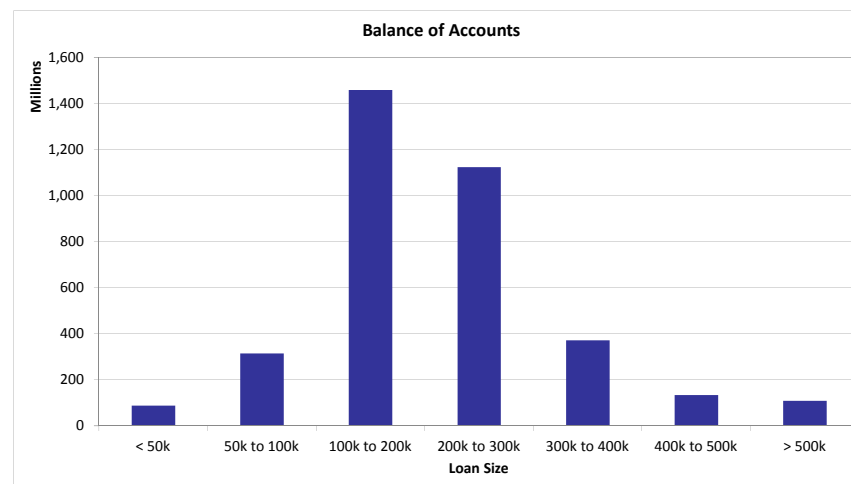
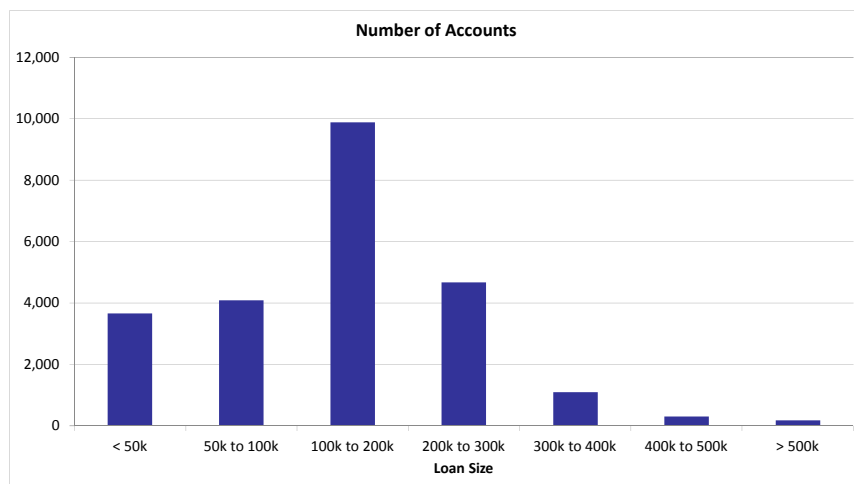
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

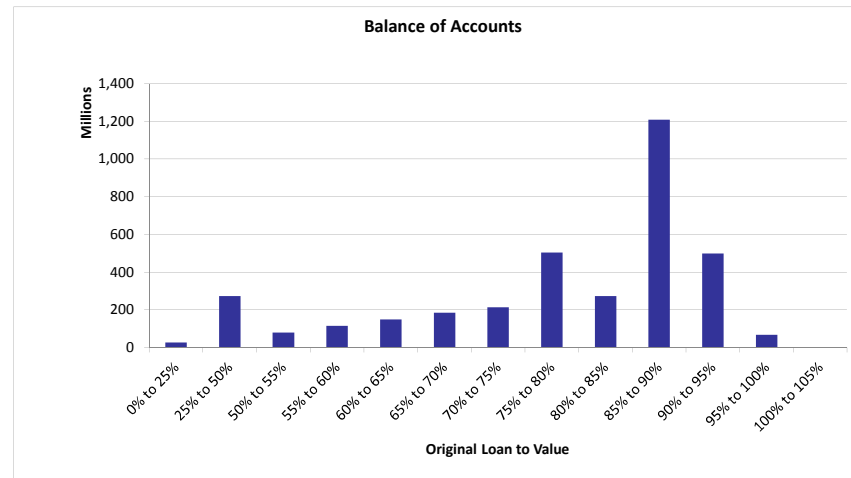
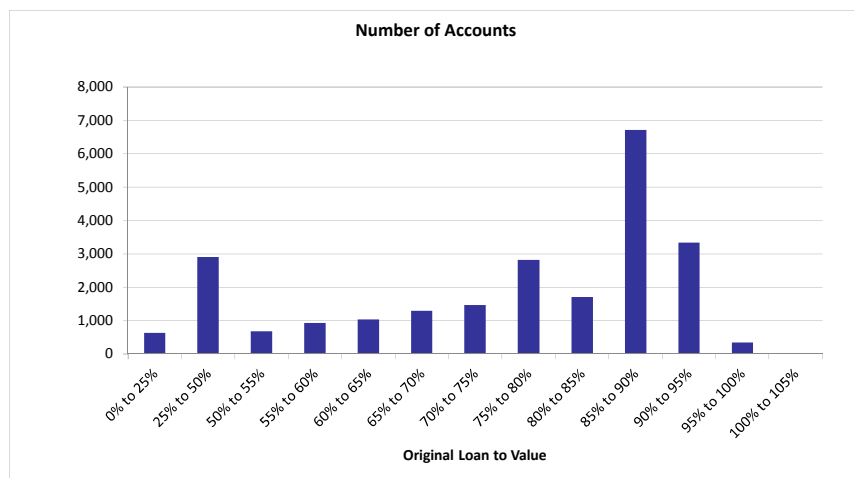


Cure Rates - Last 6 Months						
	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21
Total Cases Any Arrears	49	46	68	91	98	105
Total Cured to 0 Arrears	27	20	13	22	31	37
% Cure Rate to 0 Arrears	55.10%	43.48%	19.12%	24.18%	31.63%	35.24%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,665	15.34%	88,396,119	2.46%
50k to 100k	4,092	17.12%	314,507,363	8.74%
100k to 200k	9,883	41.36%	1,458,591,345	40.53%
200k to 300k	4,677	19.57%	1,123,150,453	31.21%
300k to 400k	1,096	4.59%	370,983,461	10.31%
400k to 500k	307	1.28%	134,287,070	3.73%
> 500k	176	0.74%	108,938,422	3.03%
Total	23,896	100.00%	3,598,854,233	100.00%
Weighted Average Loan Size			150,604.88	

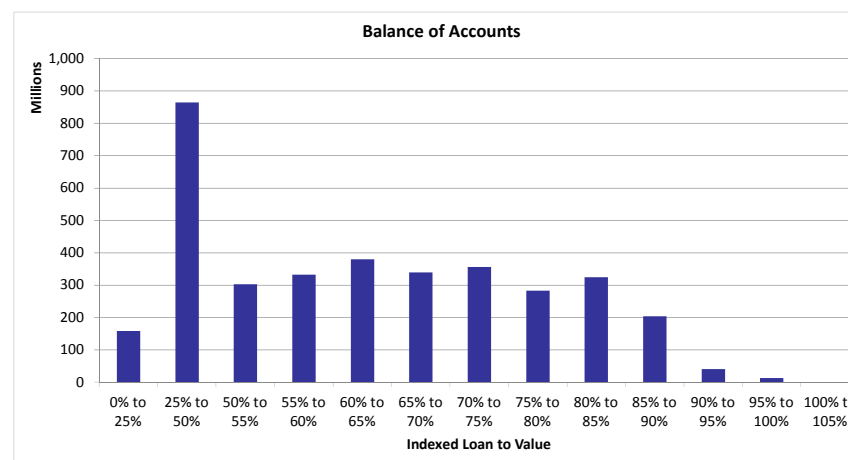
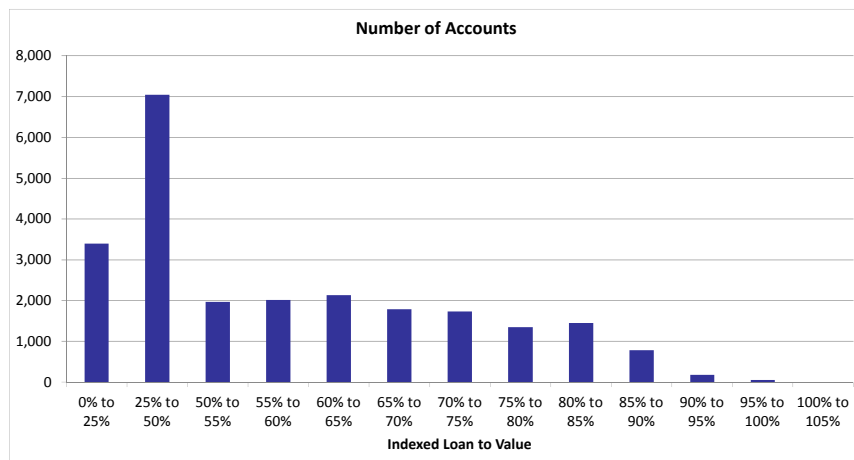


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	632	2.64%	27,325,845	0.76%
25% to 50%	2,907	12.17%	272,671,306	7.58%
50% to 55%	683	2.86%	79,002,008	2.20%
55% to 60%	929	3.89%	115,962,258	3.22%
60% to 65%	1,042	4.36%	149,213,845	4.15%
65% to 70%	1,295	5.42%	185,457,922	5.15%
70% to 75%	1,471	6.16%	214,164,722	5.95%
75% to 80%	2,818	11.79%	505,274,222	14.04%
80% to 85%	1,711	7.16%	273,144,250	7.59%
85% to 90%	6,713	28.09%	1,210,499,237	33.64%
90% to 95%	3,344	13.99%	498,574,387	13.85%
95% to 100%	351	1.47%	67,564,229	1.88%
100% to 105%	0	0.00%	0	0.00%
Total	23,896	100.00%	3,598,854,233	100.00%
Weighted Average Original LTV			78.69%	

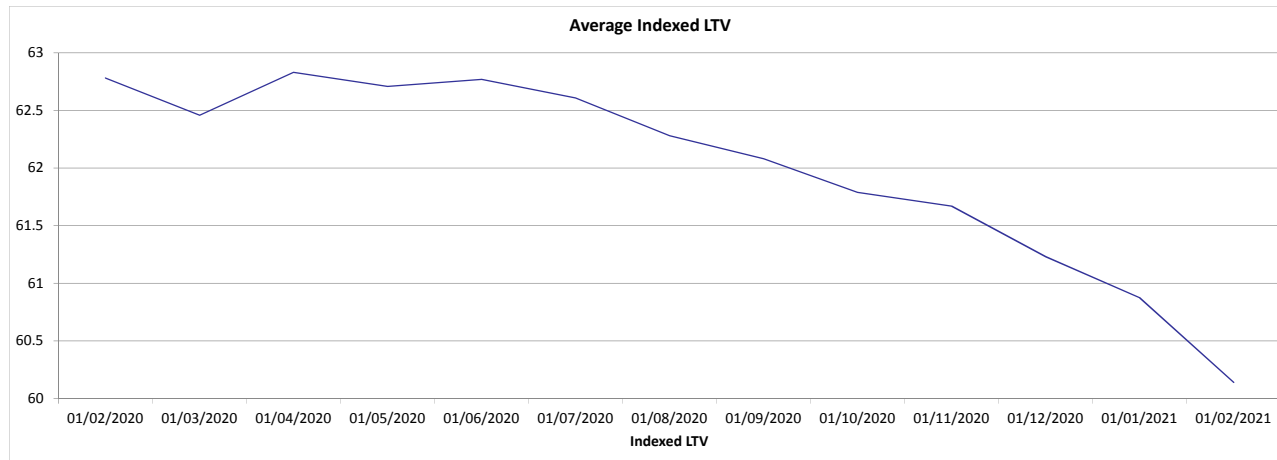


*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

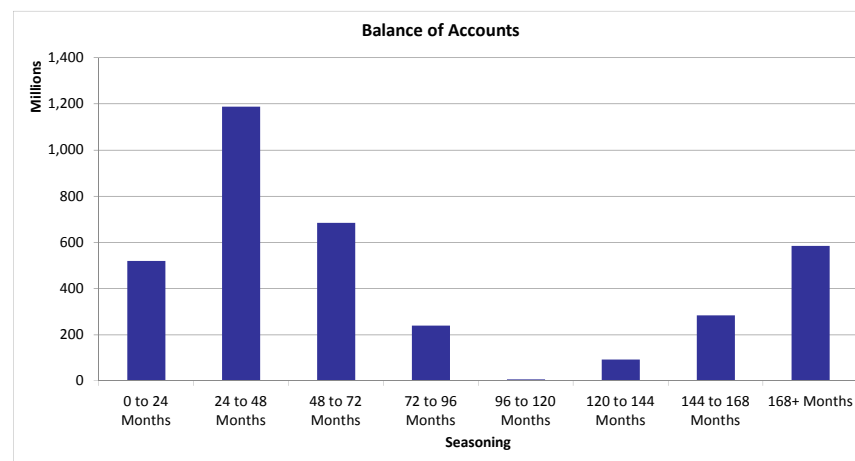
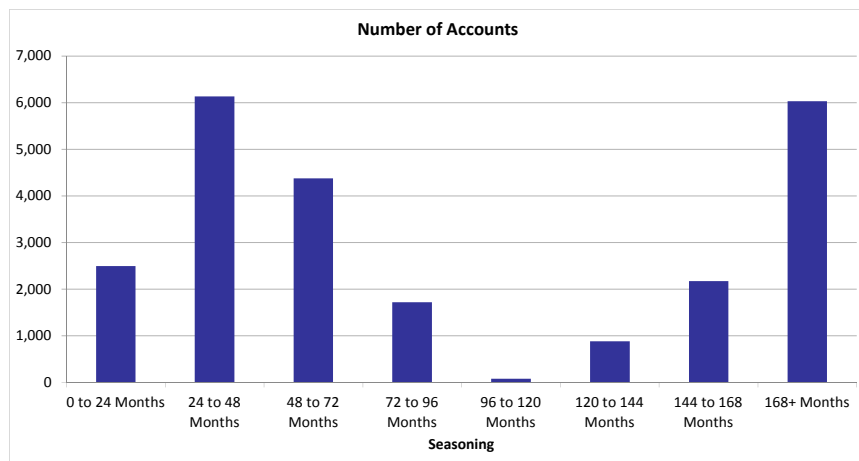
Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	3,395	14.21%	157,940,520	4.39%
25% to 50%	7,045	29.48%	865,148,698	24.04%
50% to 55%	1,965	8.22%	302,841,059	8.41%
55% to 60%	2,014	8.43%	332,840,709	9.25%
60% to 65%	2,137	8.94%	379,866,006	10.56%
65% to 70%	1,792	7.50%	339,733,407	9.44%
70% to 75%	1,735	7.26%	356,275,018	9.90%
75% to 80%	1,348	5.64%	283,001,424	7.86%
80% to 85%	1,452	6.08%	324,747,198	9.02%
85% to 90%	781	3.27%	203,765,684	5.66%
90% to 95%	181	0.76%	40,344,767	1.12%
95% to 100%	51	0.21%	12,349,742	0.34%
100% to 105%	0	0.00%	0	0.00%
Total	23,896	100.00%	3,598,854,233	100.00%
Weighted Average Indexed LTV			60.14%	



Average Indexed LTV - Last 6 Months						
	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21
Indexed LTV	62.08	61.79	61.67	61.23	60.87	60.14

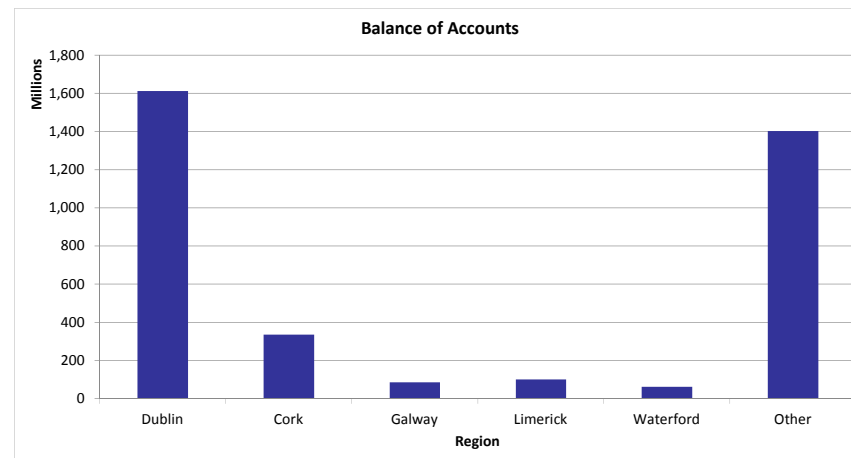
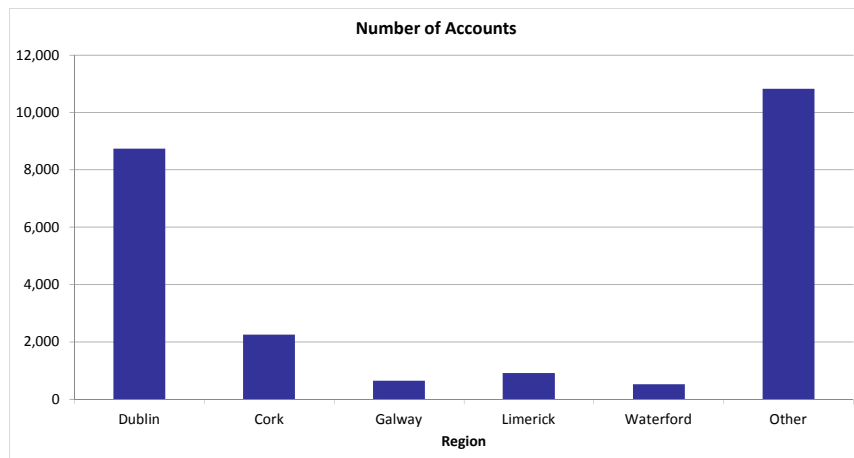


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	2,497	10.45%	519,471,900	14.43%
24 to 48 Months	6,139	25.69%	1,187,351,482	32.99%
48 to 72 Months	4,376	18.31%	684,891,575	19.03%
72 to 96 Months	1,719	7.19%	239,146,997	6.65%
96 to 120 Months	80	0.33%	7,274,312	0.20%
120 to 144 Months	881	3.69%	92,292,656	2.56%
144 to 168 Months	2,174	9.10%	283,985,744	7.89%
168+ Months	6,030	25.23%	584,439,566	16.24%
Total	23,896	100.00%	3,598,854,233	100.00%
Weighted Average Seasoning			77.04	

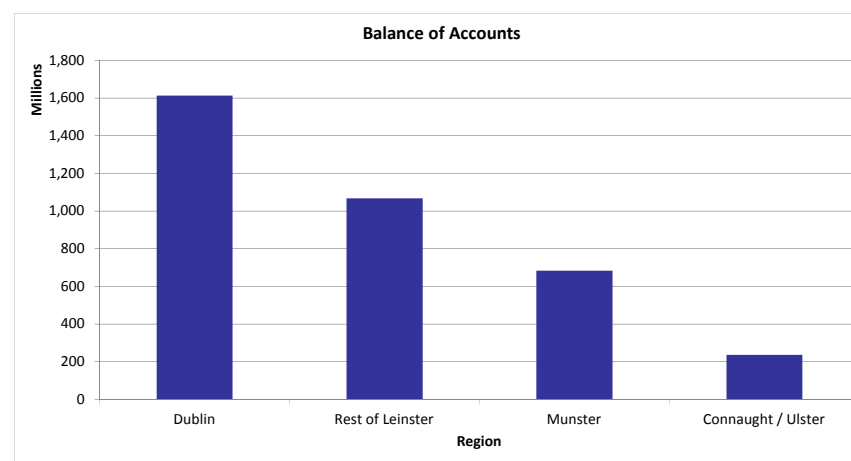
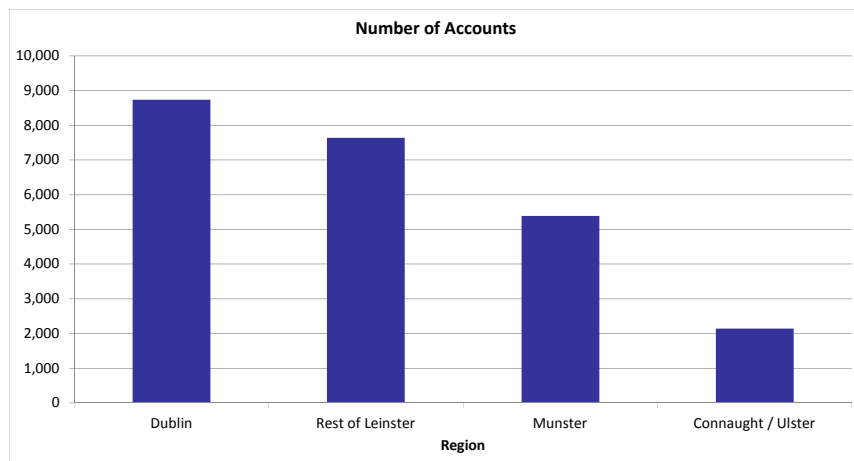


<i>Property Area (County)</i>				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	304	1.27%	34,488,107	0.96%
CAVAN	191	0.80%	21,499,739	0.60%
CLARE	589	2.46%	61,953,410	1.72%
CORK	2,250	9.42%	335,792,126	9.33%
DONEGAL	452	1.89%	39,514,151	1.10%
DUBLIN	8,737	36.56%	1,612,605,320	44.81%
GALWAY	650	2.72%	85,274,769	2.37%
KERRY	559	2.34%	60,918,634	1.69%
KILDARE	1,736	7.26%	273,817,701	7.61%
KILKENNY	315	1.32%	37,932,763	1.05%
LAOIS	375	1.57%	45,530,044	1.27%
LEITRIM	70	0.29%	6,821,520	0.19%
LIMERICK	914	3.82%	100,326,390	2.79%
LONGFORD	86	0.36%	7,788,513	0.22%
LOUTH	988	4.13%	121,959,013	3.39%
MAYO	292	1.22%	29,718,966	0.83%
MEATH	1,791	7.49%	260,871,628	7.25%
MONAGHAN	109	0.46%	12,973,346	0.36%
OFFALY	225	0.94%	25,193,515	0.70%
ROSCOMMON	130	0.54%	14,615,854	0.41%
SLIGO	246	1.03%	25,945,972	0.72%
TIPPERARY	554	2.32%	61,755,629	1.72%
WATERFORD	519	2.17%	61,810,076	1.72%
WESTMEATH	356	1.49%	42,083,523	1.17%
WEXFORD	483	2.02%	59,484,082	1.65%
WICKLOW	975	4.08%	158,179,442	4.40%
Total	23,896	100.00%	3,598,854,233	100.00%

<i>Property Area (County)</i>				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	8,737	36.56%	1,612,605,320	44.81%
Cork	2,250	9.42%	335,792,126	9.33%
Galway	650	2.72%	85,274,769	2.37%
Limerick	914	3.82%	100,326,390	2.79%
Waterford	519	2.17%	61,810,076	1.72%
Other	10,826	45.30%	1,403,045,552	38.99%
Total	23,896	100.00%	3,598,854,233	100.00%

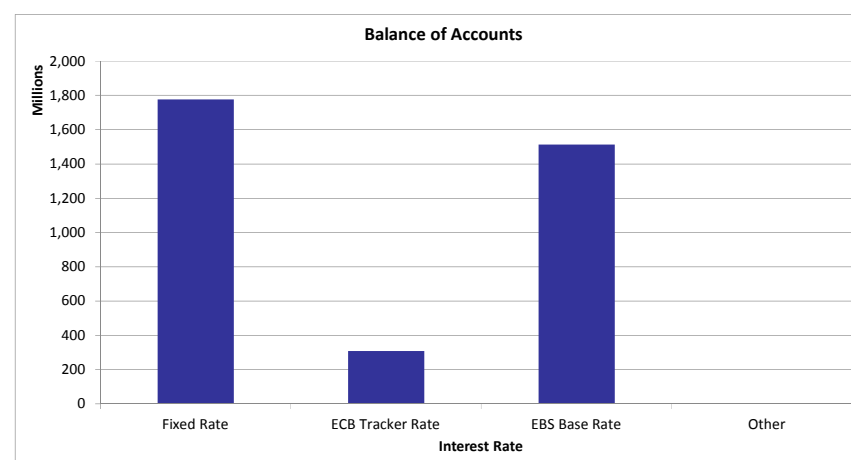
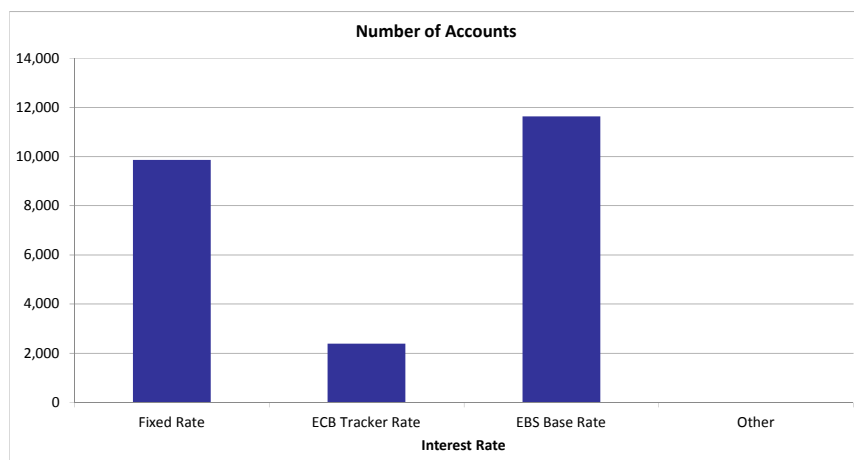


Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	8,737	36.56%	1,612,605,320	44.81%
Rest of Leinster	7,634	31.95%	1,067,328,332	29.66%
Munster	5,385	22.54%	682,556,264	18.97%
Connaught / Ulster	2,140	8.96%	236,364,316	6.57%
Total	23,896	100.00%	3,598,854,233	100.00%

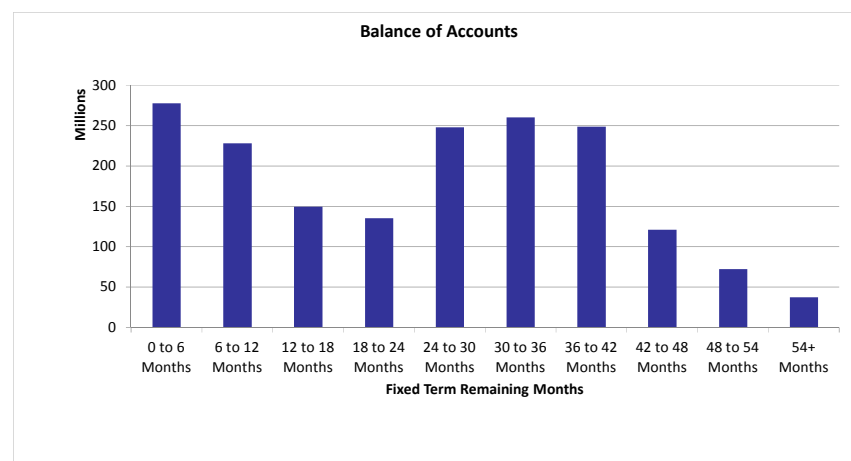
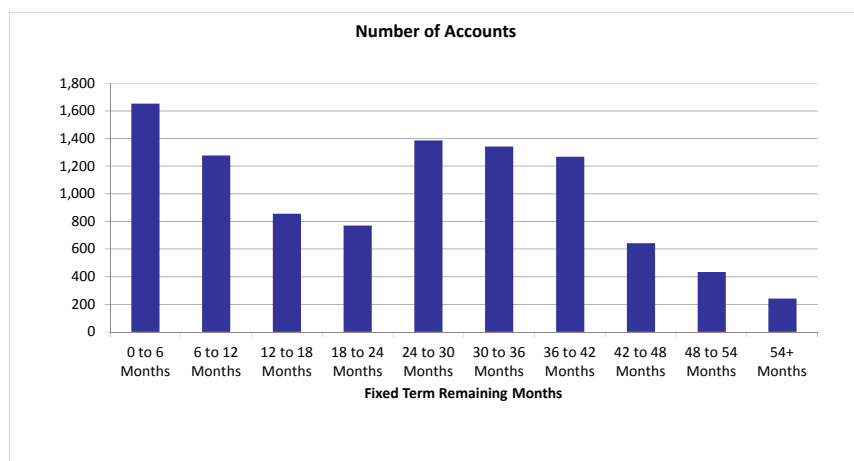


Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	9,871	41.31%	1,777,008,778	49.38%
ECB Tracker Rate	2,387	9.99%	309,178,605	8.59%
EBS Base Rate	11,638	48.70%	1,512,666,849	42.03%
Other	0	0.00%	0	0.00%
Total	23,896	100.00%	3,598,854,233	100.00%

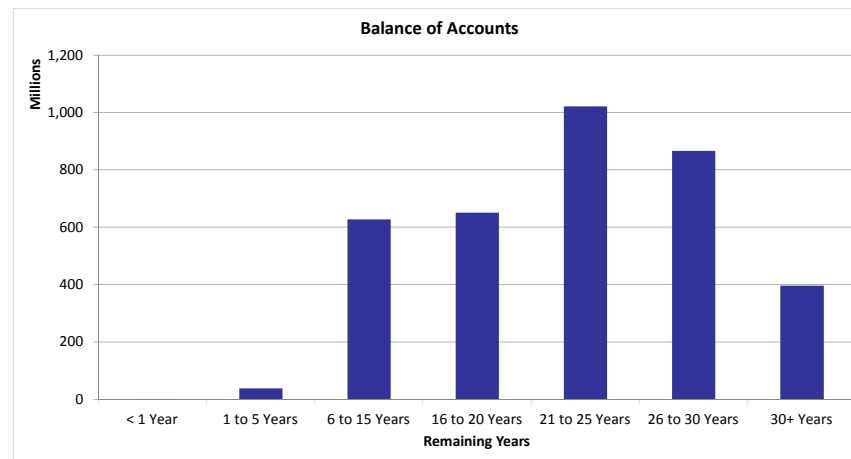
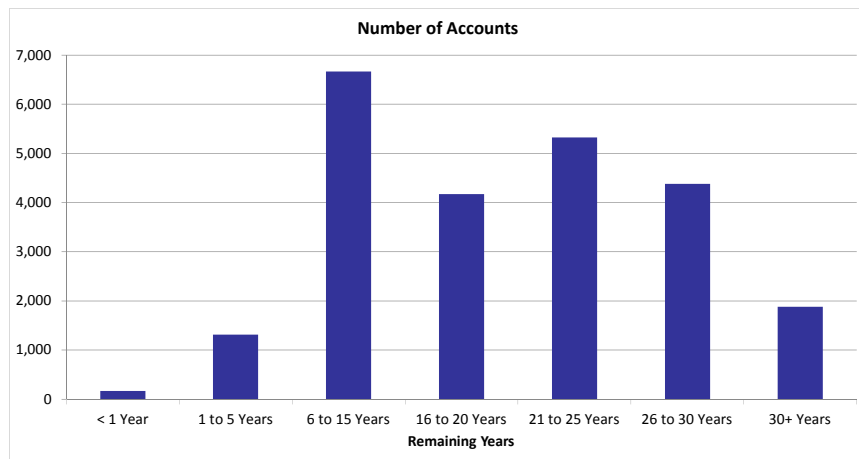
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	9,871	2.99
ECB Tracker Rate	2,387	1.19
EBS Base Rate	11,638	3.38
Other	0	0.00
Weighted Average Interest Rate		2.96



13 Fixed Term Remaining Months				
Fixed Term Remaining Months	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 6 Months	1,653	16.75%	277,417,488	15.61%
6 to 12 Months	1,278	12.95%	228,046,063	12.83%
12 to 18 Months	856	8.67%	149,568,953	8.42%
18 to 24 Months	770	7.80%	135,185,002	7.61%
24 to 30 Months	1,385	14.03%	247,977,810	13.95%
30 to 36 Months	1,342	13.60%	260,121,714	14.64%
36 to 42 Months	1,268	12.85%	248,516,777	13.99%
42 to 48 Months	643	6.51%	120,970,792	6.81%
48 to 54 Months	434	4.40%	72,164,141	4.06%
54+ Months	242	2.45%	37,040,039	2.08%
Total	9,871	100.00%	1,777,008,778	100.00%
Weighted Fixed Term Remaining Months			25.28	

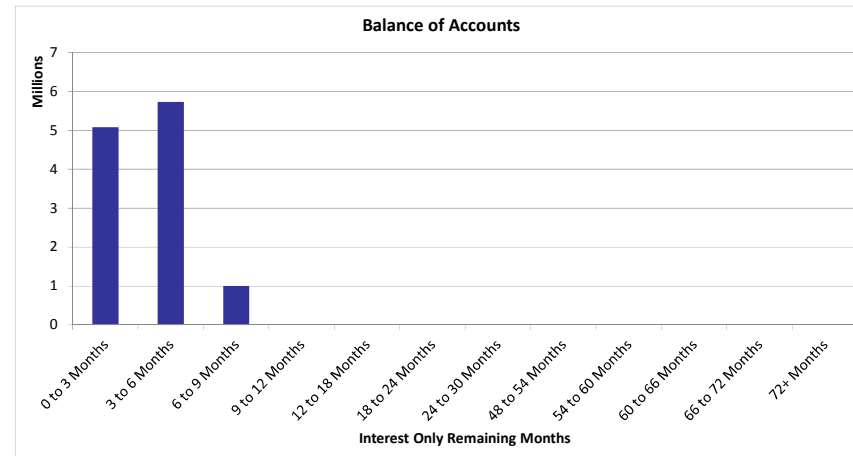
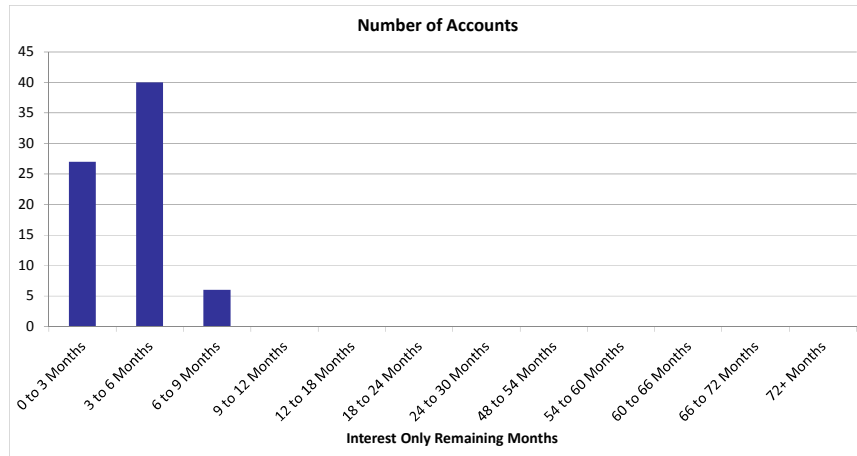


14 Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	167	0.70%	1,029,906	0.03%
1 to 5 Years	1,316	5.51%	37,282,156	1.04%
6 to 15 Years	6,664	27.89%	626,574,208	17.41%
16 to 20 Years	4,170	17.45%	650,767,694	18.08%
21 to 25 Years	5,324	22.28%	1,020,974,376	28.37%
26 to 30 Years	4,378	18.32%	866,212,991	24.07%
30+ Years	1,877	7.85%	396,012,901	11.00%
Total	23,896	100.00%	3,598,854,233	100.00%
Weighted Average Remaining Years			21.43	



16 Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	23,818	99.67%	3,586,086,610	99.65%
Interest Only (Standard)	73	0.31%	11,803,373	0.33%
Interest Only (COVID - 19)	1	0.00%	88,806	0.02%
Moratorium (COVID - 19)	4	0.02%	875,444	0.02%
Total	23,896	100.00%	3,598,854,233	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	27	36.99%	5,077,267	43.02%
3 to 6 Months	40	54.79%	5,727,046	48.52%
6 to 9 Months	6	8.22%	999,059	8.46%
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	73	100.00%	11,803,373	100.00%
Weighted Average Interest Only (Standard) Remaining Term			3.10	



12b Interest Only (COVID - 19) Remaining Term				
Interest Only (COVID - 19) Remaining Term	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 Months	0	0.00%	0	0.00%
1 Months	0	0.00%	0	0.00%
2 Months	1	100.00%	88,806	100.00%
3 Months	0	0.00%	0	0.00%
4 Months	0	0.00%	0	0.00%
5 Months	0	0.00%	0	0.00%
6 Months	0	0.00%	0	0.00%
More than 6 Months	0	0.00%	0	0.00%
Total	1	100.00%	88,806	100.00%

12c Moratorium (COVID - 19) Remaining Term				
Moratorium (COVID - 19) Remaining Term	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 Months	0	0.00%	0	0.00%
1 Months	1	25.00%	180,453	20.61%
2 Months	2	50.00%	584,794	66.80%
3 Months	1	25.00%	110,197	12.59%
4 Months	0	0.00%	0	0.00%
5 Months	0	0.00%	0	0.00%
6 Months	0	0.00%	0	0.00%
More than 6 Months	0	0.00%	0	0.00%
Total	4	100.00%	875,444	100.00%

12d Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELoan	23,892	99.98%	3,598,282,588	99.98%
RETAIL BTL	4	0.02%	571,645	0.02%
Total	23,896	100.00%	3,598,854,233	100.00%