

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	28/02/2023
Interest Payments Date:	20/03/2023

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	0.80%	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	20/02/2023
Interest Period End Date	20/03/2023
No of days in Interest Period	28
Next Payments Date	20/04/2023

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%	445,789,178	16.2642%	(29,879,844)	415,909,334	15.3413%	0.26	0.24
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	63.1684%	0	1,731,400,000	63.8646%	1.00	1.00
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	7.3442%	0	201,300,000	7.4252%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.0388%	0	110,700,000	4.0833%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.0388%	0	110,700,000	4.0833%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	2.9370%	0	80,500,000	2.9693%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.2073%	0	60,500,000	2.2316%	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%	2,740,929,178	100.0000%	(29,879,844)	2,711,049,334	100.0000%	0.68	0.67

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	2.806%	28	972,910.11	972,910.11	0	0
A2 Notes	XS2131185014	0.350%	28	471,325.55	471,325.55	0	0
B Notes	XS2131185105	3.356%	28	525,437.73	525,437.73	0	0
C Notes	XS2131185873	3.756%	28	323,391.60	323,391.60	0	0
D Notes	XS2131186848	4.156%	28	357,831.60	357,831.60	0	0
E Notes	XS2131189511	5.156%	28	322,822.88	322,822.88	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				3,350,163.91	3,350,163.91	-	-

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	16,328,919	(224,099)	-	16,104,820	16,104,820	-
Total	29,745,000	20,102,919	(224,099)	-	19,878,820	19,878,820	-

Revenue Analysis	
	Euro
Revenue Receipts	6,629,981
Interest from Bank Accounts	0
Class A Liquidity Reserve Fund Excess Amount	224,099
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	6,854,080
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	(22,413)
Servicer (EBS)	(220,493)
Servicer (Haven)	(121,901)
Issuer Profit Fee	(100)
Class A Notes Interest	(1,444,236)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(525,438)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(323,392)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(357,832)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(322,823)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	42,864
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	(2,046,411)
Class R1B Payment	(1,134,003)
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	-	178,606	(221,470)	(42,864)	(42,864)	-

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	6,198,107	(3,594,753)	2,603,354	2,603,354

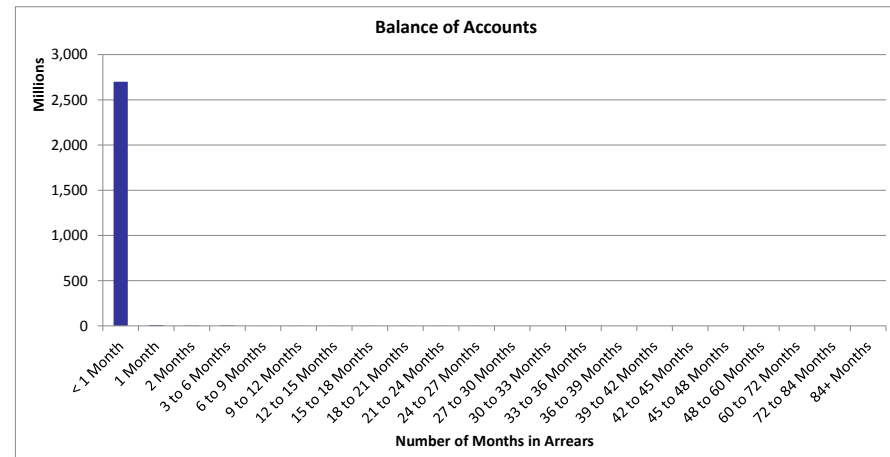
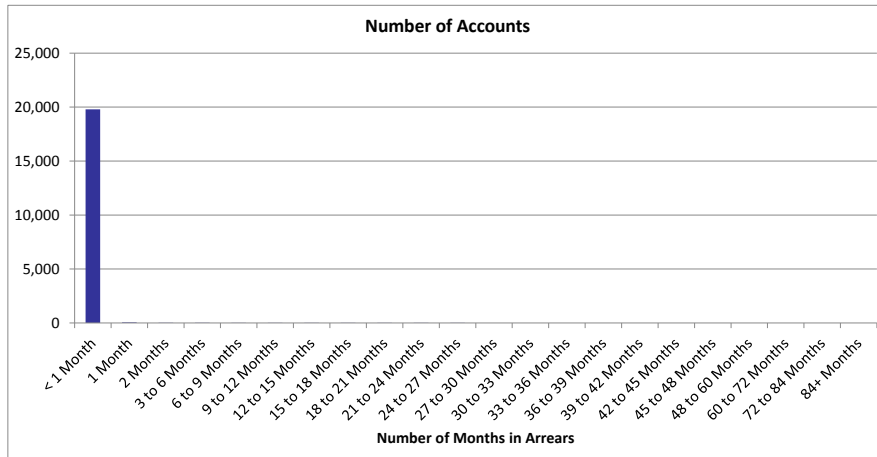
Principal Analysis		Euro
Principal Receipts		29,922,708
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		(42,864)
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
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		29,879,844
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;		(29,879,844)
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	1	205,911.75	1	205,911.75	1
Sold	1	281,221.24	1	281,221.24	1

Mortgage Portfolio Analysis		
	This Period (Euro)	Cumulative (Euro)
Opening Mortgage Principle Balance	2,751,376,053	4,026,483,467
Scheduled Principal Payments and Early Redemptions	29,922,708	1,312,830,779
Charge Offs	0	0
Non-cash movements	281,221	(8,236,303)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,721,172,124	2,721,172,124

Stratification Tables

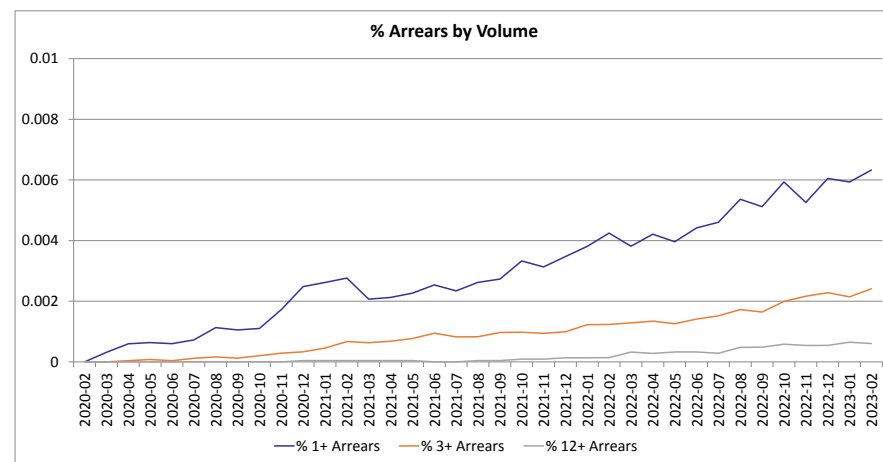
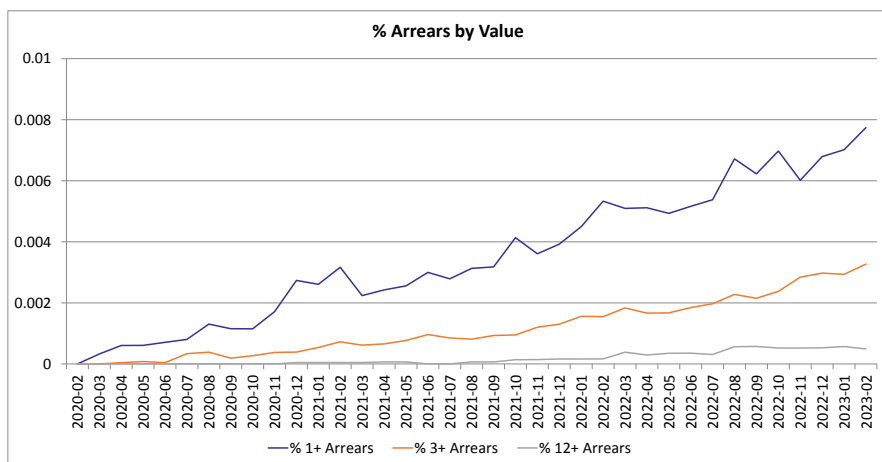
Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	19,789	99.37%	2,700,108,268	99.23%
1 Month	56	0.28%	8,668,798	0.32%
2 Months	22	0.11%	3,496,068	0.13%
3 to 6 Months	23	0.12%	5,388,690	0.20%
6 to 9 Months	10	0.05%	1,456,888	0.05%
9 to 12 Months	3	0.02%	714,423	0.03%
12 to 15 Months	3	0.02%	155,441	0.01%
15 to 18 Months	3	0.02%	282,487	0.01%
18 to 21 Months	2	0.01%	409,025	0.02%
21 to 24 Months	3	0.02%	432,635	0.02%
24 to 27 Months	1	0.01%	59,401	0.00%
27 to 30 Months	0	0.00%	0	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	19,915	100.00%	2,721,172,124	100.00%



Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23
12+ Arrears	1.65	1.48	1.46	1.46	1.56	1.34
3+ Arrears**	6.20	6.78	7.99	8.25	8.07	8.90
1+ Arrears*	17.96	19.87	16.90	18.84	19.31	21.06
Total Arrears	17.96	19.87	16.90	18.84	19.31	21.06
Total Portfolio	2,883.21	2,850.67	2,808.63	2,773.98	2,751.38	2,721.17
Months in Arrears Number of Accounts	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23
12+ Arrears	10	12	11	11	13	12
3+ Arrears**	34	41	44	46	43	48
1+ Arrears*	106	122	107	122	119	126
Total Arrears	106	122	107	122	119	126
Total Portfolio	20,704	20,559	20,340	20,162	20,060	19,915

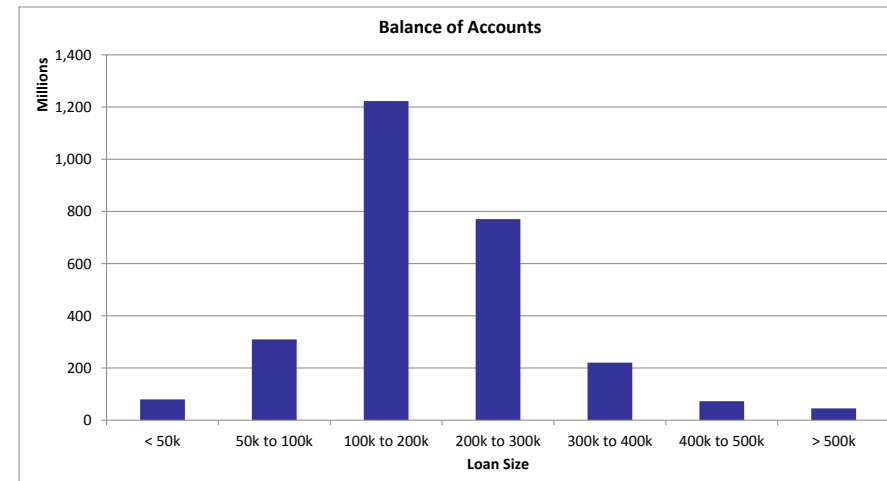
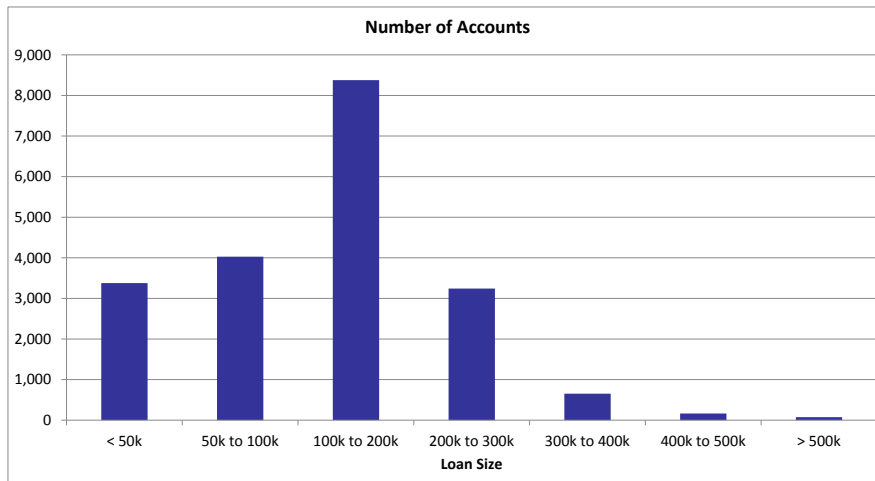
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

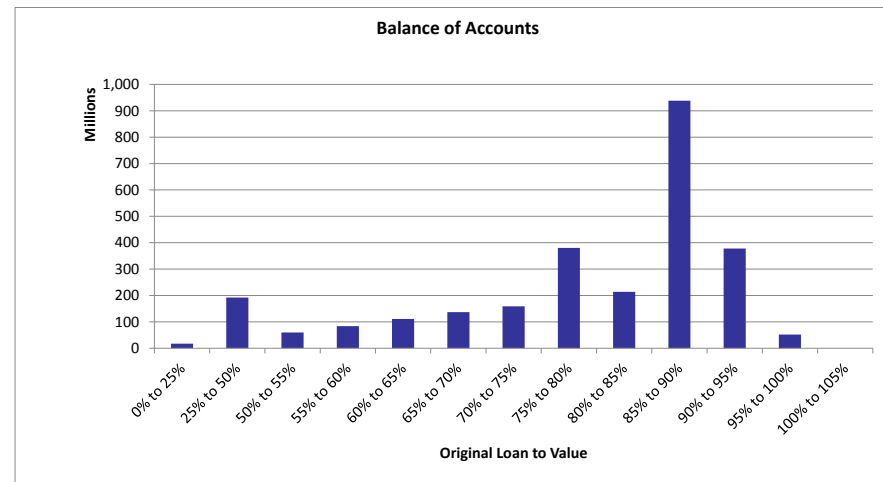
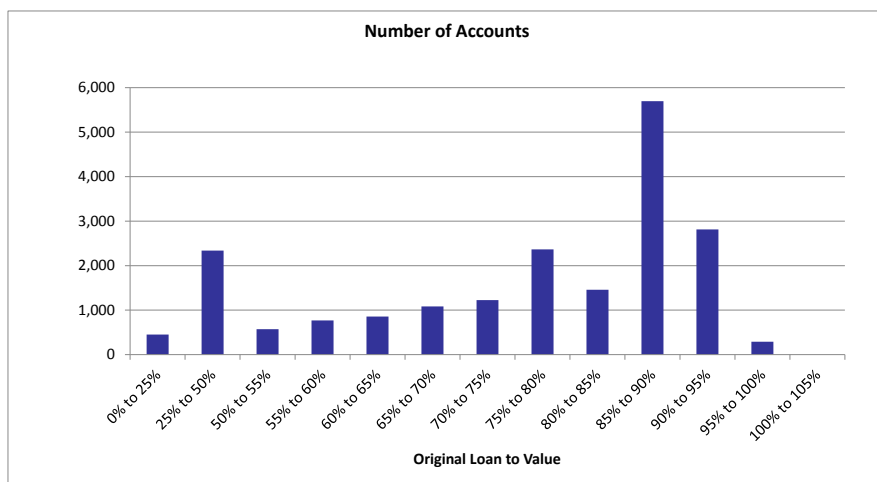


Cure Rates - Last 6 Months						
	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23
Total Cases Any Arrears	162	173	168	191	174	182
Total Cured to 0 Arrears	35	36	47	31	53	23
% Cure Rate to 0 Arrears	21.60%	20.81%	27.98%	16.23%	30.46%	12.64%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,377	16.96%	79,579,839	2.92%
50k to 100k	4,028	20.23%	309,705,826	11.38%
100k to 200k	8,376	42.06%	1,222,711,454	44.93%
200k to 300k	3,244	16.29%	770,741,385	28.32%
300k to 400k	652	3.27%	220,320,412	8.10%
400k to 500k	164	0.82%	72,686,313	2.67%
> 500k	74	0.37%	45,426,895	1.67%
Total	19,915	100.00%	2,721,172,124	100.00%
Weighted Average Loan Size			136,639.32	

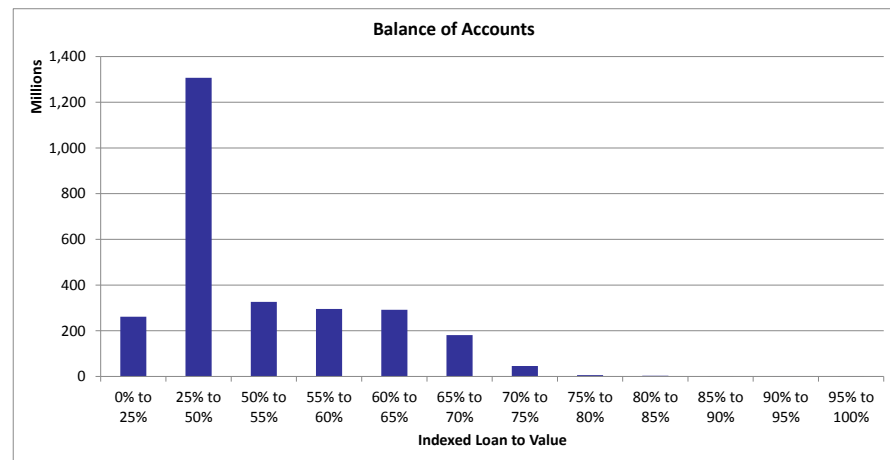
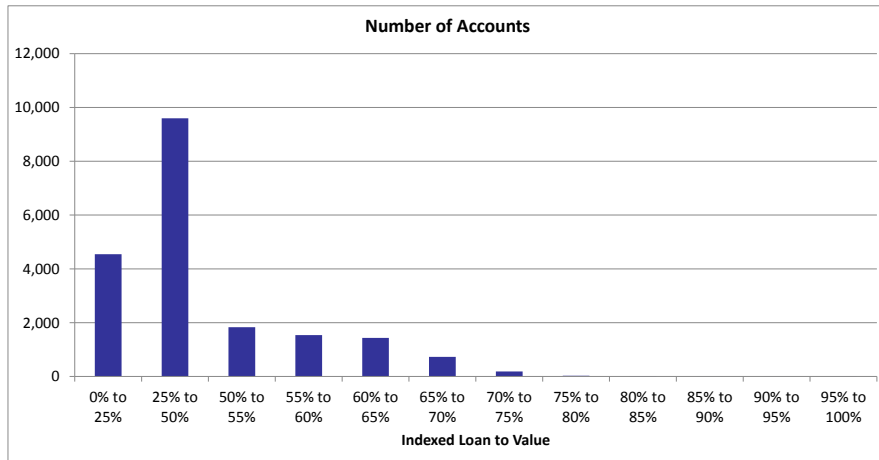


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	452	2.27%	17,214,687	0.63%
25% to 50%	2,339	11.74%	191,949,202	7.05%
50% to 55%	571	2.87%	59,578,433	2.19%
55% to 60%	768	3.86%	83,540,506	3.07%
60% to 65%	857	4.30%	110,768,586	4.07%
65% to 70%	1,083	5.44%	137,001,465	5.03%
70% to 75%	1,224	6.15%	159,069,868	5.85%
75% to 80%	2,364	11.87%	380,147,125	13.97%
80% to 85%	1,458	7.32%	213,810,768	7.86%
85% to 90%	5,695	28.60%	938,186,246	34.48%
90% to 95%	2,814	14.13%	378,094,503	13.89%
95% to 100%	290	1.46%	51,810,734	1.90%
100% to 105%	0	0.00%	0	0.00%
Total	19,915	100.00%	2,721,172,124	100.00%
Weighted Average Original LTV			79.15%	

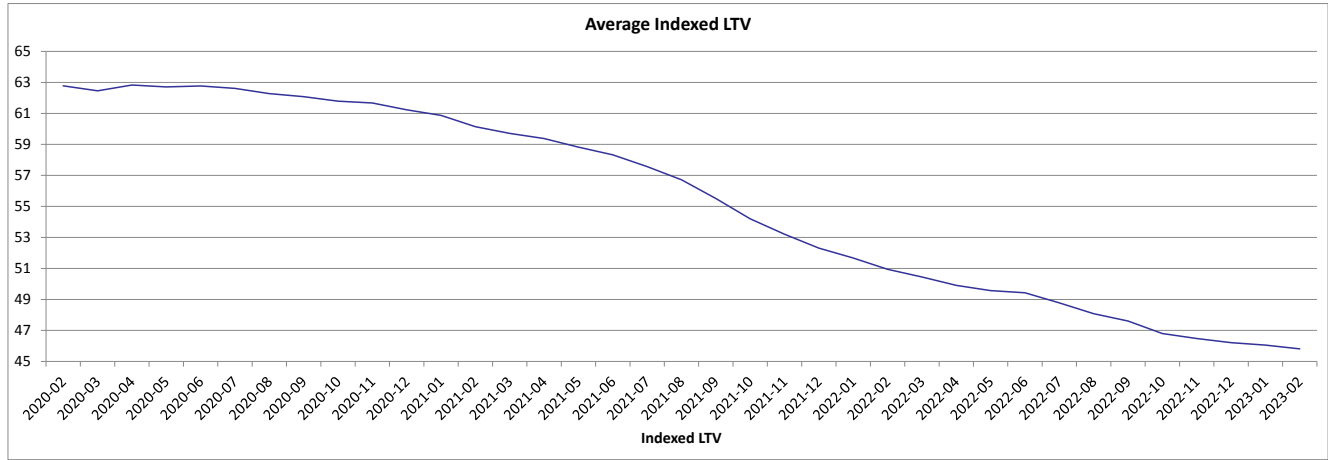


*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

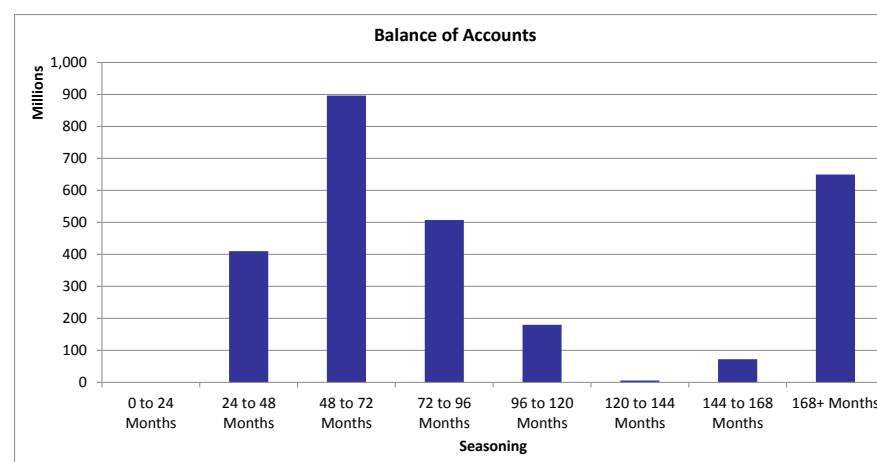
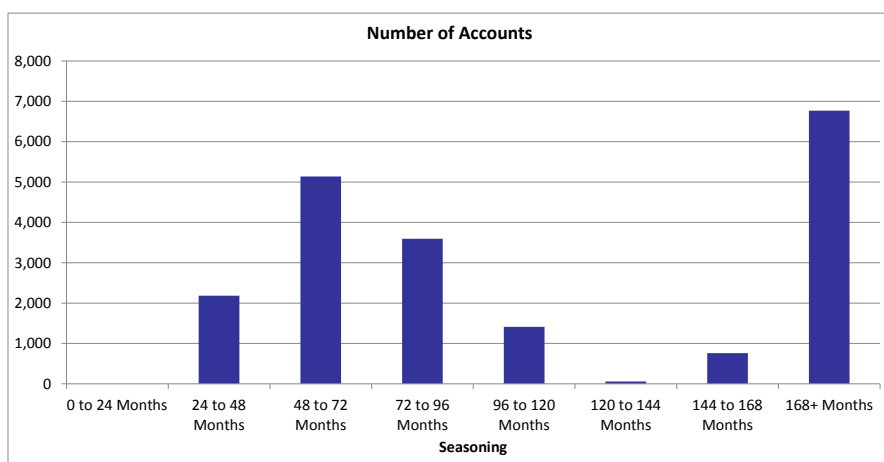
Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	4,547	22.83%	261,567,411	9.61%
25% to 50%	9,596	48.18%	1,307,213,168	48.04%
50% to 55%	1,831	9.19%	326,425,610	12.00%
55% to 60%	1,536	7.71%	295,620,837	10.86%
60% to 65%	1,435	7.21%	291,629,907	10.72%
65% to 70%	730	3.67%	181,048,730	6.65%
70% to 75%	186	0.93%	45,925,517	1.69%
75% to 80%	26	0.13%	6,089,954	0.22%
80% to 85%	14	0.07%	3,148,514	0.12%
85% to 90%	6	0.03%	1,219,287	0.04%
90% to 95%	1	0.01%	210,825	0.01%
95% to 100%	7	0.04%	1,072,362	0.04%
Total	19,915	100.00%	2,721,172,124	100.00%
Weighted Average Indexed LTV			45.81%	



Average Indexed LTV - Last 6 Months						
	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23
Indexed LTV	47.61	46.80	46.48	46.21	46.05	45.81

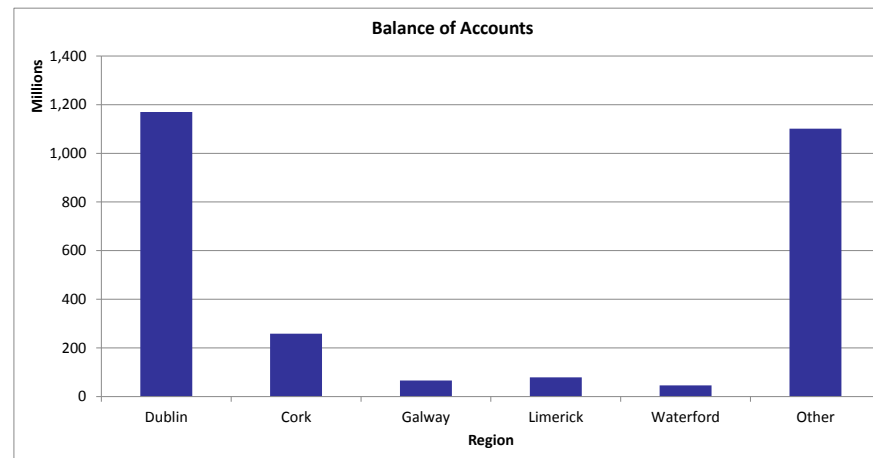
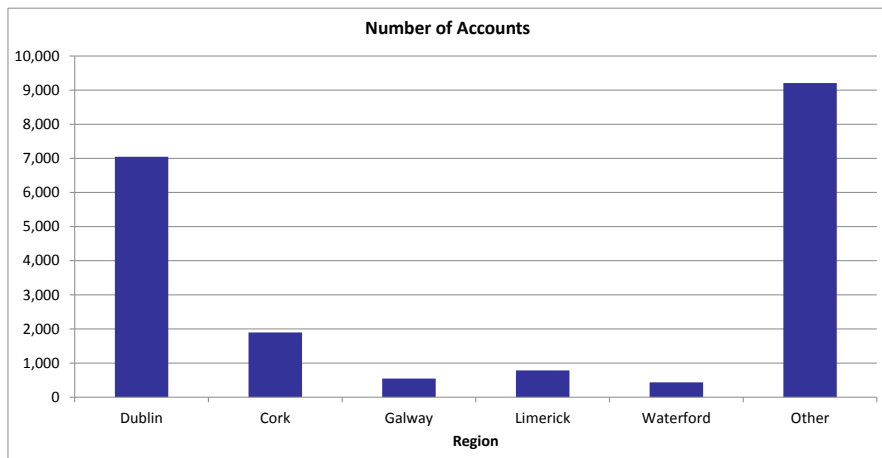


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	2,182	10.96%	410,155,213	15.07%
48 to 72 Months	5,139	25.80%	896,332,334	32.94%
72 to 96 Months	3,595	18.05%	507,338,623	18.64%
96 to 120 Months	1,411	7.09%	179,966,075	6.61%
120 to 144 Months	59	0.30%	5,653,497	0.21%
144 to 168 Months	759	3.81%	72,140,276	2.65%
168+ Months	6,770	33.99%	649,586,107	23.87%
Total	19,915	100.00%	2,721,172,124	100.00%
Weighted Average Seasoning			100.37	

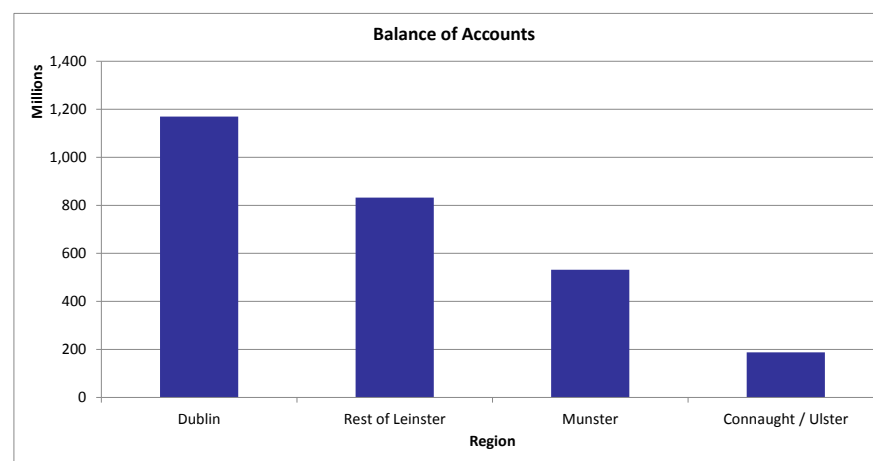
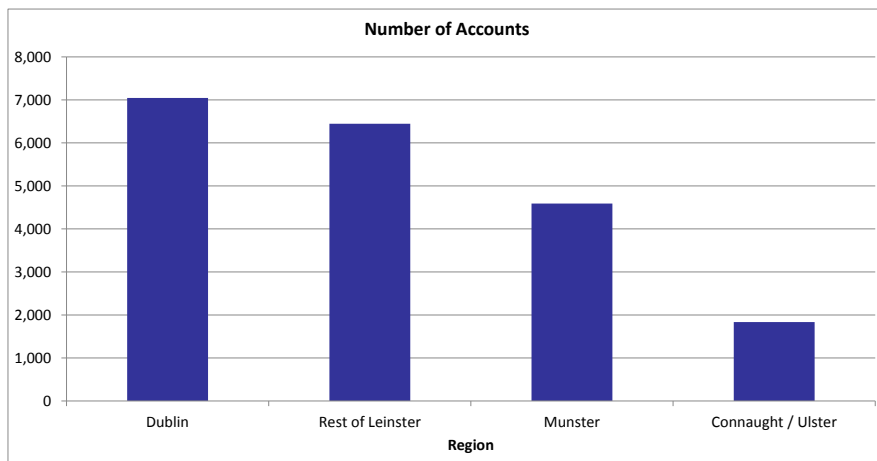


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	273	1.37%	28,546,673	1.05%
CAVAN	163	0.82%	17,355,598	0.64%
CLARE	496	2.49%	47,967,581	1.76%
CORK	1,898	9.53%	258,733,738	9.51%
DONEGAL	396	1.99%	32,133,229	1.18%
DUBLIN	7,046	35.38%	1,169,874,619	42.99%
GALWAY	546	2.74%	66,318,564	2.44%
KERRY	498	2.50%	50,488,483	1.86%
KILDARE	1,447	7.27%	209,689,510	7.71%
KILKENNY	265	1.33%	30,078,675	1.11%
LAOIS	321	1.61%	36,022,973	1.32%
LEITRIM	60	0.30%	5,155,457	0.19%
LIMERICK	783	3.93%	79,100,030	2.91%
LONGFORD	73	0.37%	6,475,235	0.24%
LOUTH	847	4.25%	97,843,473	3.60%
MAYO	254	1.28%	23,718,911	0.87%
MEATH	1,498	7.52%	204,944,054	7.53%
MONAGHAN	94	0.47%	9,941,660	0.37%
OFFALY	200	1.00%	20,735,510	0.76%
ROSCOMMON	113	0.57%	11,843,694	0.44%
SLIGO	208	1.04%	21,194,534	0.78%
TIPPERARY	481	2.42%	49,316,388	1.81%
WATERFORD	434	2.18%	46,013,702	1.69%
WESTMEATH	295	1.48%	31,230,542	1.15%
WEXFORD	407	2.04%	46,304,801	1.70%
WICKLOW	819	4.11%	120,144,489	4.42%
Total	19,915	100.00%	2,721,172,124	100.00%

Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	7,046	35.38%	1,169,874,619	42.99%
Cork	1,898	9.53%	258,733,738	9.51%
Galway	546	2.74%	66,318,564	2.44%
Limerick	783	3.93%	79,100,030	2.91%
Waterford	434	2.18%	46,013,702	1.69%
Other	9,208	46.24%	1,101,131,471	40.47%
Total	19,915	100.00%	2,721,172,124	100.00%

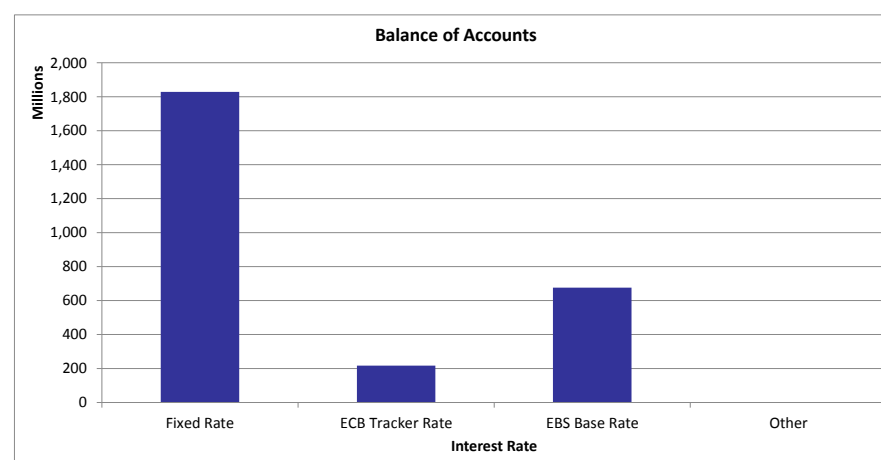
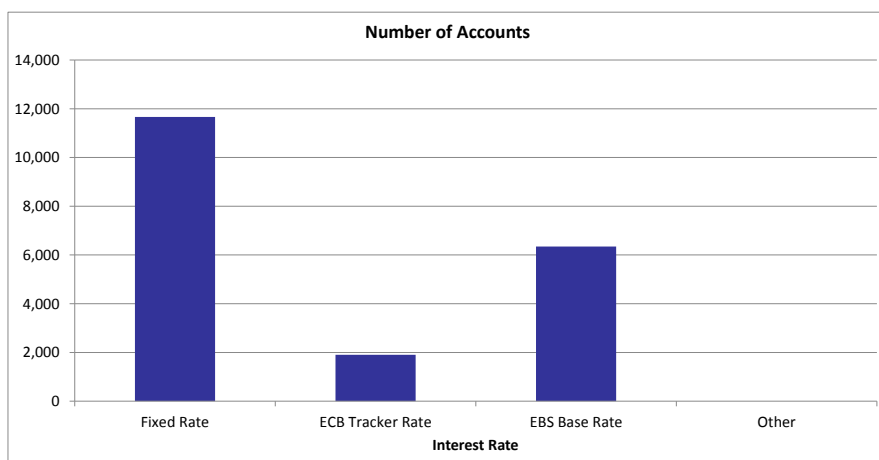


13 Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	7,046	35.38%	1,169,874,619	42.99%
Rest of Leinster	6,445	32.36%	832,015,936	30.58%
Munster	4,590	23.05%	531,619,923	19.54%
Connaught / Ulster	1,834	9.21%	187,661,646	6.90%
Total	19,915	100.00%	2,721,172,124	100.00%

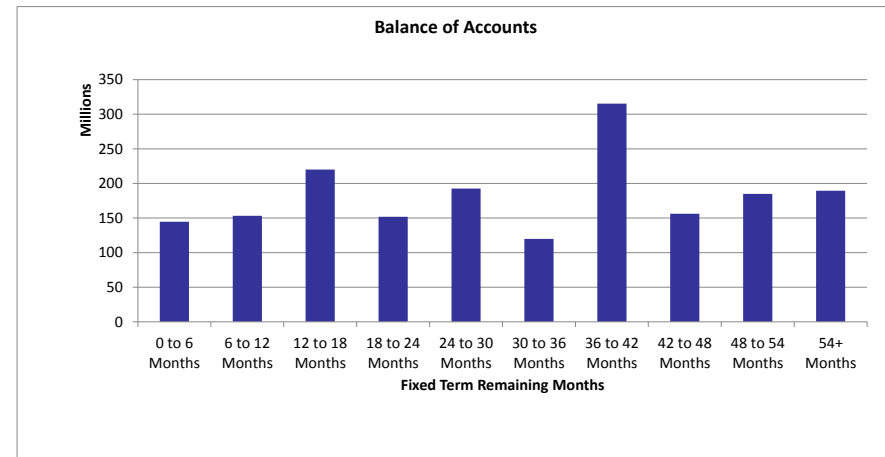
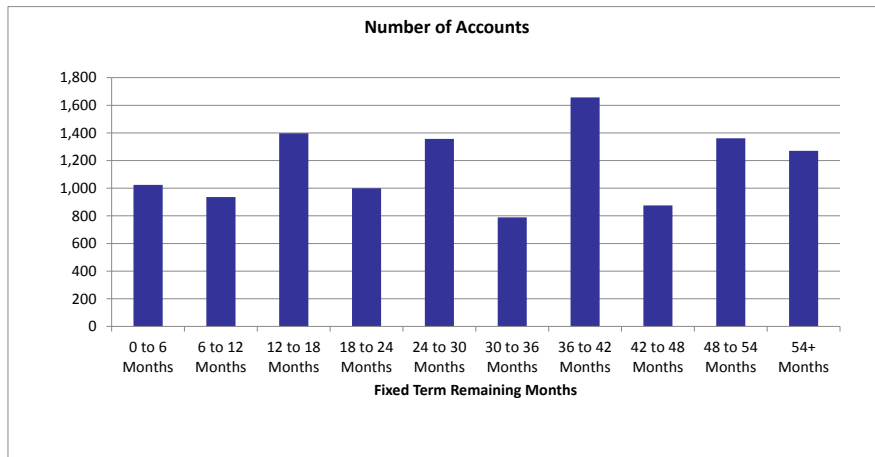


Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	11,665	58.57%	1,828,173,794	67.18%
ECB Tracker Rate	1,902	9.55%	216,997,766	7.97%
EBS Base Rate	6,348	31.88%	676,000,564	24.84%
Other	0	0.00%	0	0.00%
Total	19,915	100.00%	2,721,172,124	100.00%

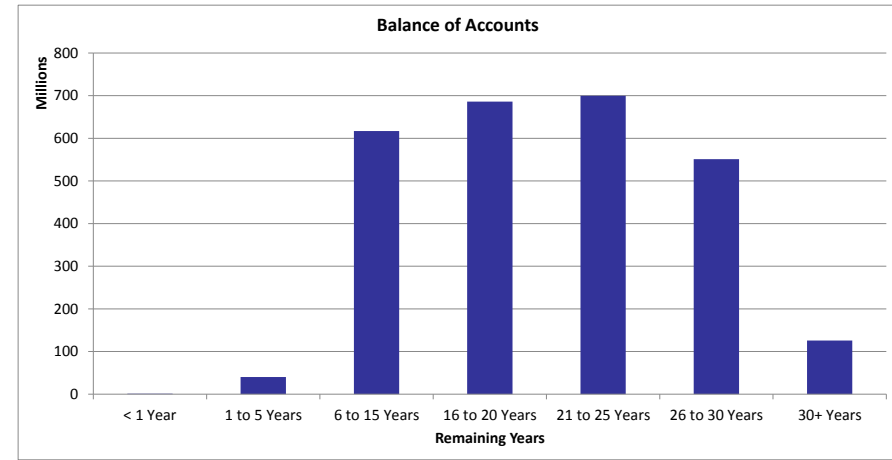
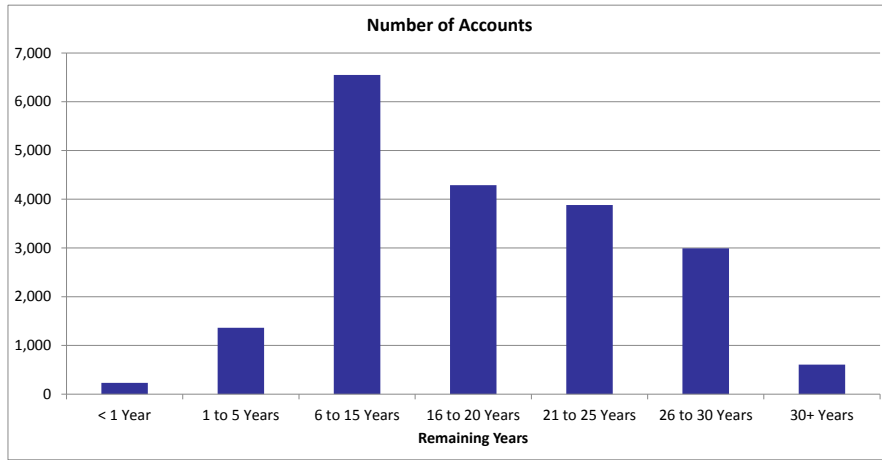
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	11,665	2.72
ECB Tracker Rate	1,902	4.16
EBS Base Rate	6,348	3.40
Other	0	0.00
Weighted Average Interest Rate		2.91



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	1,024	8.78%	144,690,721	7.92%
6 to 12 Months	936	8.02%	153,137,425	8.38%
12 to 18 Months	1,397	11.98%	220,113,374	12.04%
18 to 24 Months	999	8.56%	151,873,931	8.31%
24 to 30 Months	1,357	11.63%	192,649,357	10.54%
30 to 36 Months	789	6.76%	119,777,966	6.55%
36 to 42 Months	1,657	14.21%	315,414,003	17.25%
42 to 48 Months	875	7.50%	156,128,154	8.54%
48 to 54 Months	1,361	11.67%	184,877,325	10.11%
54+ Months	1,270	10.89%	189,511,540	10.37%
Total	11,665	100.00%	1,828,173,794	100.00%
Weighted Fixed Term Remaining Months			32.57	

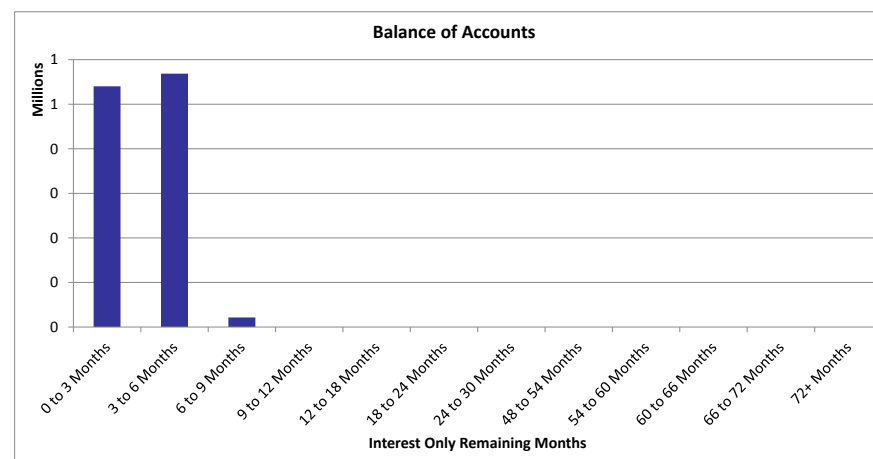
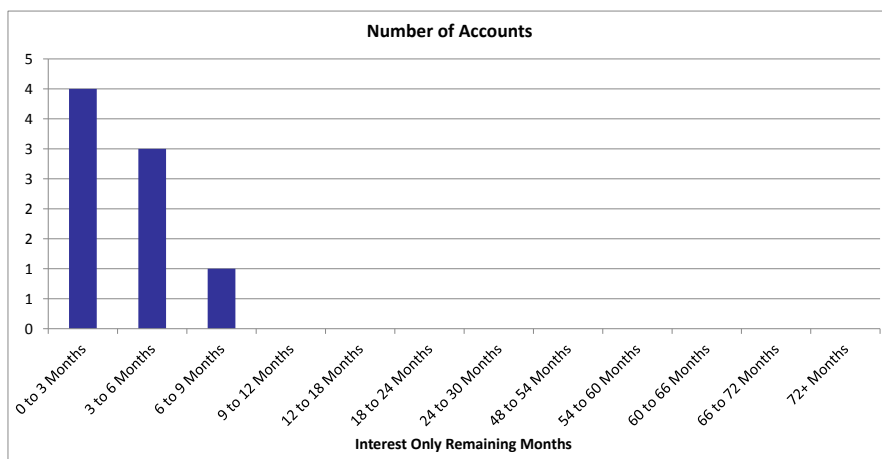


16 Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	231	1.16%	1,213,389	0.04%
1 to 5 Years	1,362	6.84%	40,048,314	1.47%
6 to 15 Years	6,551	32.89%	616,906,903	22.67%
16 to 20 Years	4,289	21.54%	686,037,806	25.21%
21 to 25 Years	3,882	19.49%	699,791,122	25.72%
26 to 30 Years	2,993	15.03%	551,269,208	20.26%
30+ Years	607	3.05%	125,905,382	4.63%
Total	19,915	100.00%	2,721,172,124	100.00%
Weighted Average Remaining Years			19.46	



16 Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	19,907	99.96%	2,720,042,341	99.96%
Interest Only (Standard)	8	0.04%	1,129,783	0.04%
Total	19,915	100.00%	2,721,172,124	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	50.00%	540,073	47.80%
3 to 6 Months	3	37.50%	568,406	50.31%
6 to 9 Months	1	12.50%	21,304	1.89%
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	8	100.00%	1,129,783	100.00%
Weighted Average Interest Only (Standard) Remaining Term			2.80	



Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELoAN	19,909	99.97%	2,720,438,806	99.97%
RETAIL BTL	6	0.03%	733,318	0.03%
Total	19,915	100.00%	2,721,172,124	100.00%