

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	31/10/2023
Interest Payments Date:	20/11/2023

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%	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	20/10/2023
Interest Period End Date	20/11/2023
No of days in Interest Period	31
Next Payments Date	20/12/2023

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%	230,755,924	9.1356%	(25,862,117)	204,893,807	8.1956%	0.13	0.12
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	68.5460%	0	1,731,400,000	69.2551%	1.00	1.00
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	7.9694%	0	201,300,000	8.0519%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.3826%	0	110,700,000	4.4279%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.3826%	0	110,700,000	4.4279%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	3.1870%	0	80,500,000	3.2200%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.3952%	0	60,500,000	2.4200%	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%	2,525,895,924	100.0000%	(25,862,117)	2,500,033,807	100.0000%	0.63	0.62

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	4.264%	31	847,284.47	847,284.47	0	0
A2 Notes	XS2131185014	0.350%	31	521,824.72	521,824.72	0	0
B Notes	XS2131185105	4.814%	31	834,466.78	834,466.78	0	0
C Notes	XS2131185873	5.214%	31	497,024.55	497,024.55	0	0
D Notes	XS2131186848	5.614%	31	535,154.55	535,154.55	0	0
E Notes	XS2131189511	6.614%	31	458,478.80	458,478.80	0	0
Z Notes	XS2131190956	8.000%	31	416,777.77	416,777.77	0	0
R1A Notes	XS2132421137	n/a	n/a	n/a	n/a	n/a	n/a
R1B Notes	XS2132421301	n/a	n/a	n/a	n/a	n/a	n/a
R2A Notes	XS2132421483	n/a	n/a	n/a	n/a	n/a	n/a
R2B Notes	XS2132421566	n/a	n/a	n/a	n/a	n/a	n/a
Total				4,111,011.64	4,111,011.64	-	-

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	14,716,169	(193,966)	-	14,522,204	14,522,204	-	
Total	29,745,000	18,490,169	(193,966)	-	18,296,204	18,296,204	-	

Revenue Analysis	
	Euro
Revenue Receipts	6,883,988
Interest from Bank Accounts	10,858
Class A Liquidity Reserve Fund Excess Amount	193,966
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	7,088,812
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	(2,768)
Servicer (EBS)	(224,153)
Servicer (Haven)	(125,445)
Issuer Profit Fee	(100)
Class A Notes Interest	(1,369,109)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(834,467)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(497,025)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(535,155)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(458,479)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(831,170)
Class Z Notes Interest	(416,778)
On or after the First Optional Redemption Date or the Early Redemption Date, amounts to redeem the Rated Notes	0
Subordinated Loan Interest (EBS)	0
Subordinated Loan Interest (Haven)	0
Subordinated Loan Principal (EBS)	0
Subordinated Loan Principal (Haven)	0
Amounts to be credited to the Deposit Account to be applied on the next Interest Payment Date as Available Revenue Receipts	0
Class R1A Payment	(1,149,295)
Class R1B Payment	(643,412)
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	-	932,613	(101,443)	831,170	831,170	-

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	10,176,328	(5,322,346)	4,853,981	4,853,981

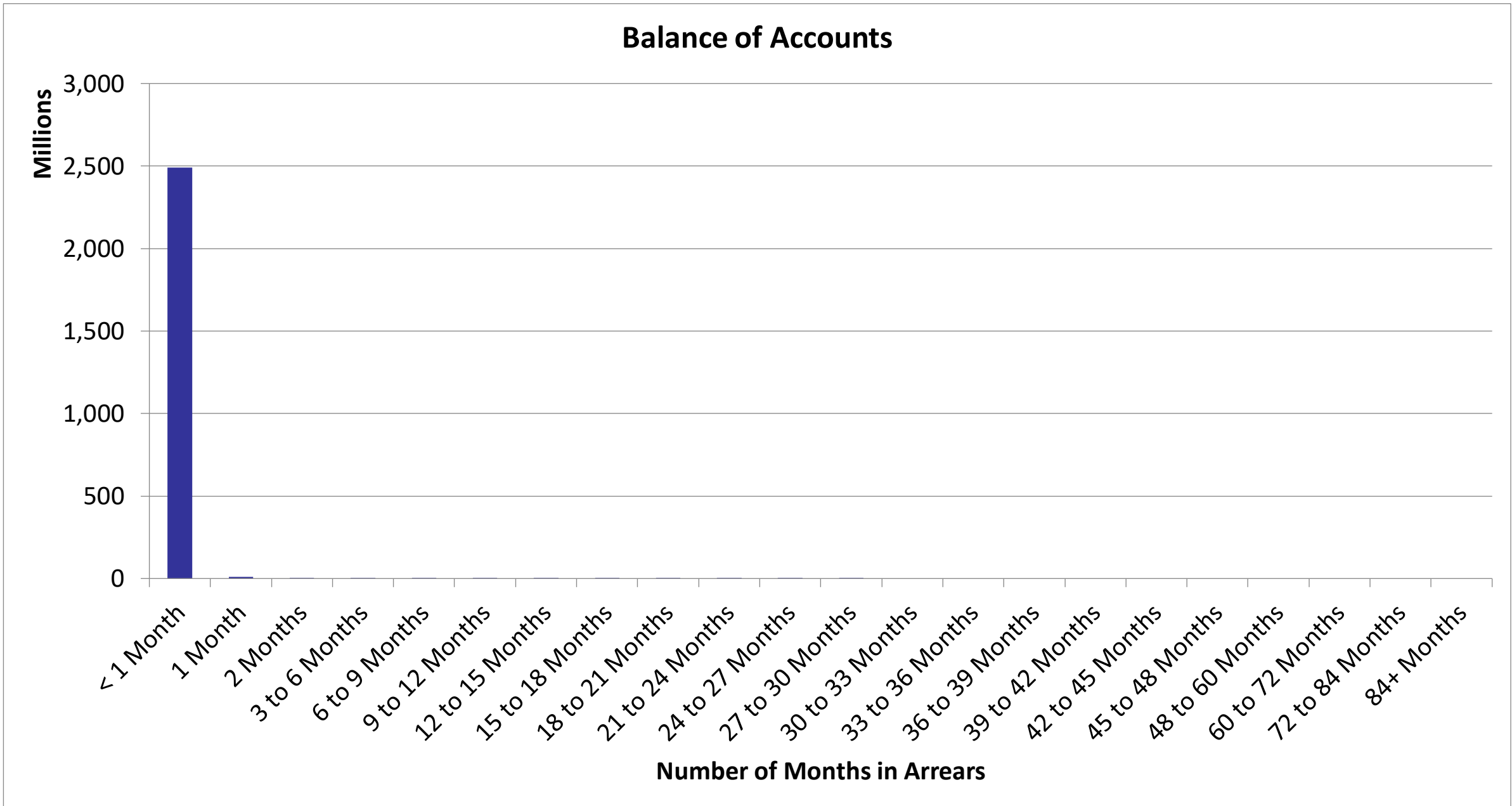
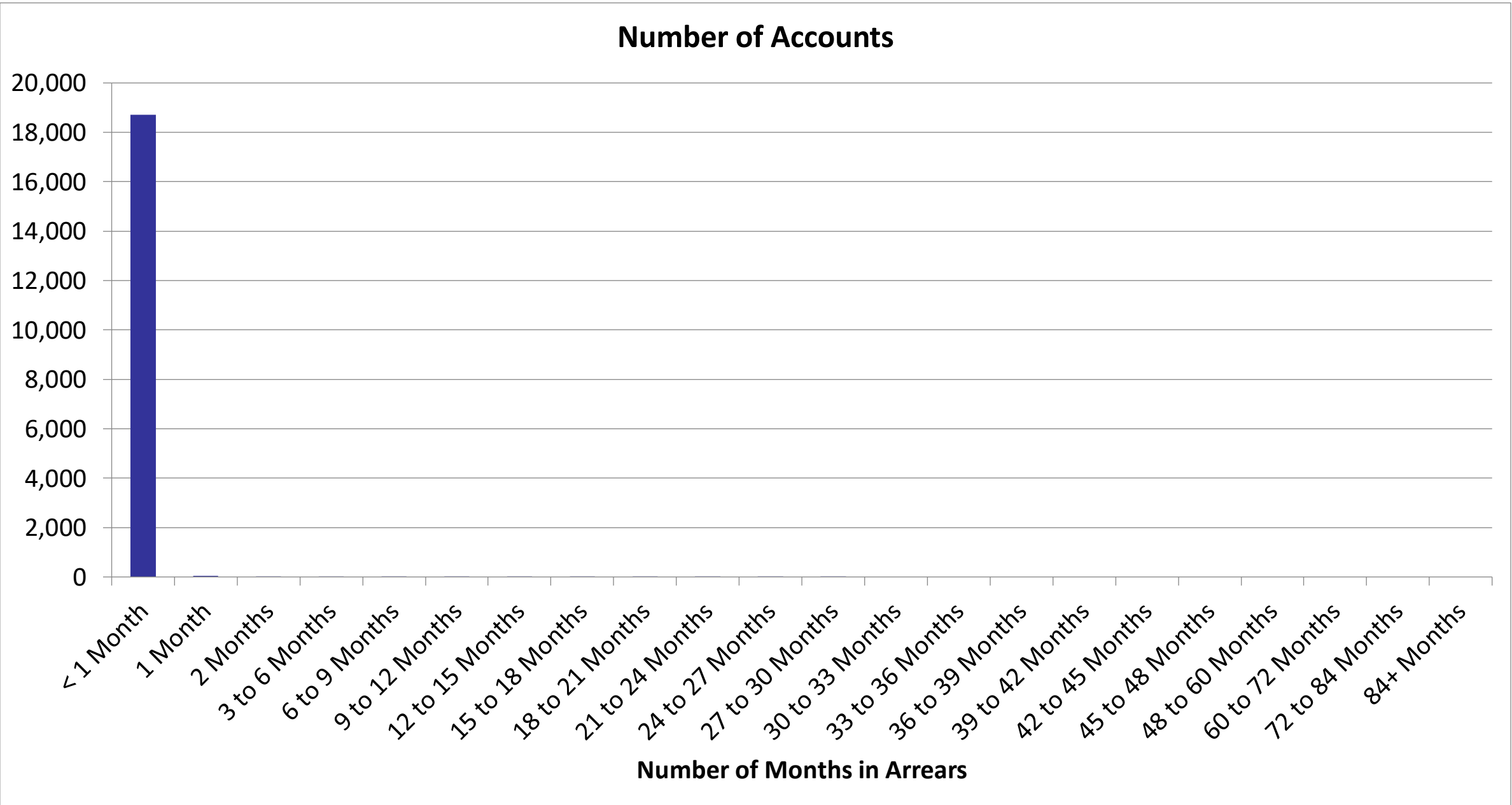
Principal Analysis		Euro
Principal Receipts		25,030,947
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		831,170
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional 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		25,862,117
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;		(25,862,117)
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	2,537,406,709	4,026,483,467
Scheduled Principal Payments and Early Redemptions	25,030,947	1,521,595,678
Charge Offs	0	0
Non-cash movements	(882)	(8,205,722)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,512,376,644	2,512,376,644

Stratification Tables

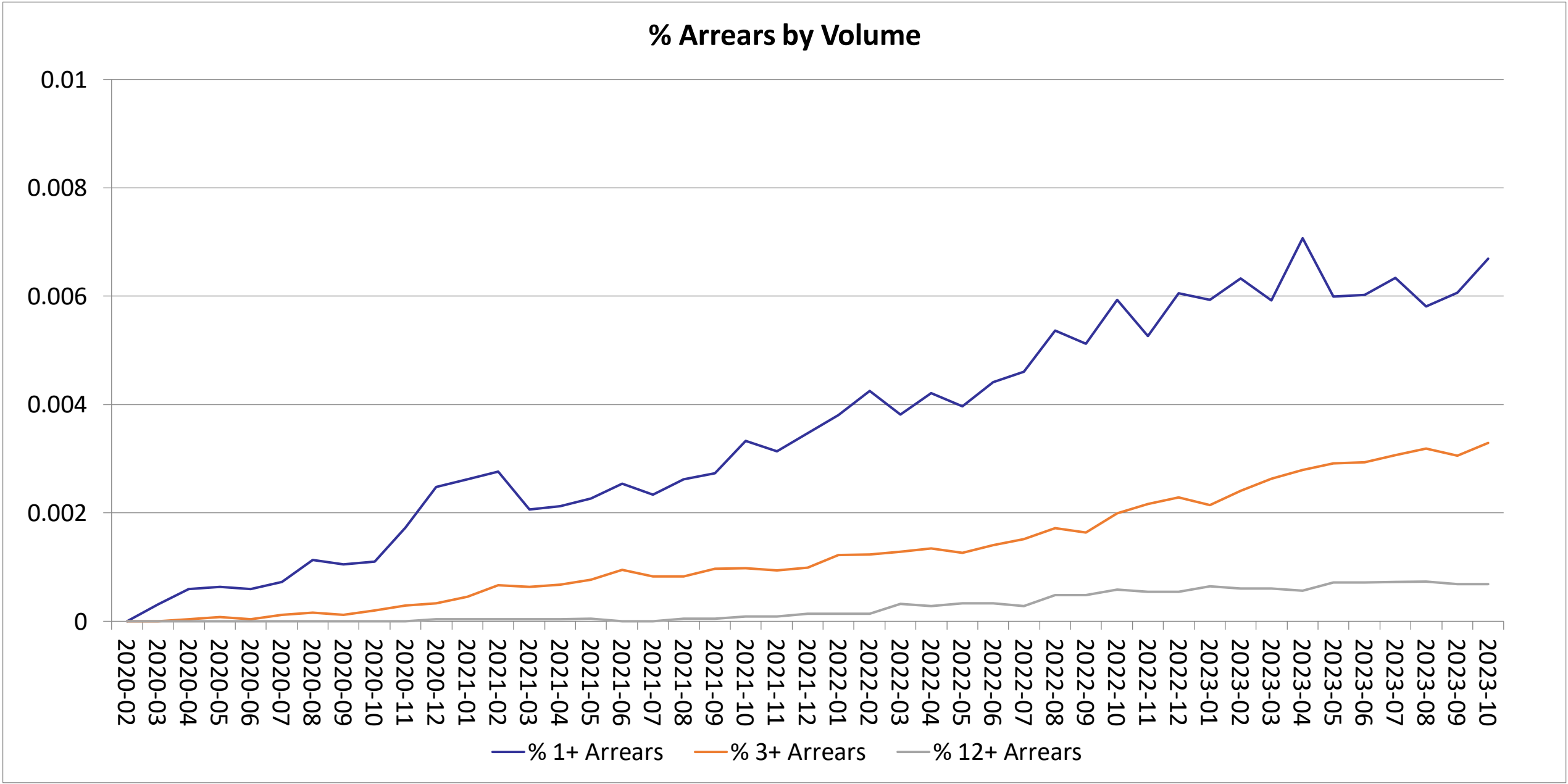
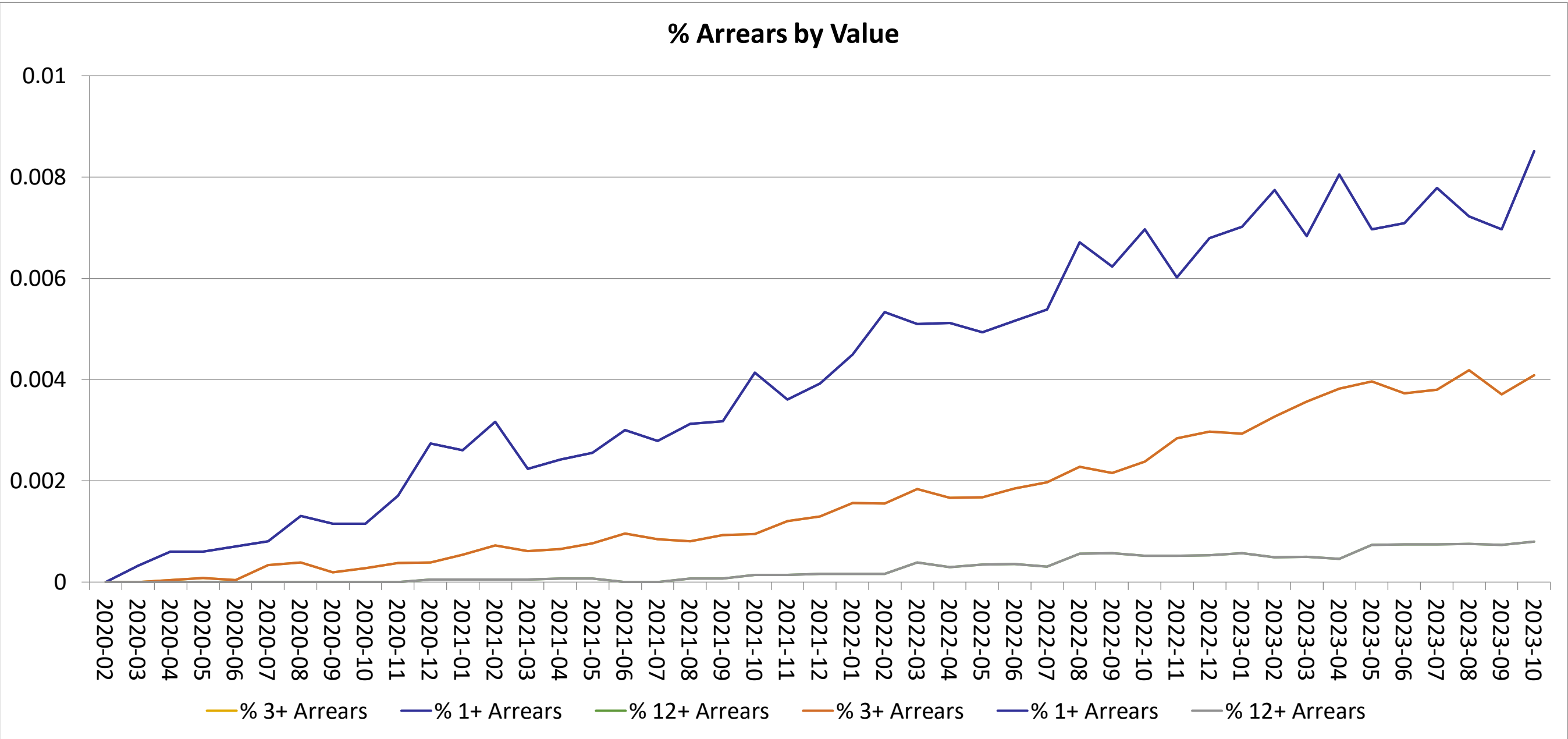
Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	18,710	99.33%	2,490,995,961	99.15%
1 Month	47	0.25%	8,383,171	0.33%
2 Months	17	0.09%	2,731,429	0.11%
3 to 6 Months	24	0.13%	3,614,181	0.14%
6 to 9 Months	19	0.10%	3,105,201	0.12%
9 to 12 Months	6	0.03%	1,538,305	0.06%
12 to 15 Months	2	0.01%	179,913	0.01%
15 to 18 Months	2	0.01%	681,559	0.03%
18 to 21 Months	3	0.02%	293,274	0.01%
21 to 24 Months	1	0.01%	11,989	0.00%
24 to 27 Months	3	0.02%	561,188	0.02%
27 to 30 Months	2	0.01%	280,473	0.01%
30 to 33 Months	0	0.00%	0	0.00%
33 to 36 Months	0	0.00%	0	0.00%
36 to 39 Months	0	0.00%	0	0.00%
39 to 42 Months	0	0.00%	0	0.00%
42 to 45 Months	0	0.00%	0	0.00%
45 to 48 Months	0	0.00%	0	0.00%
48 to 60 Months	0	0.00%	0	0.00%
60 to 72 Months	0	0.00%	0	0.00%
72 to 84 Months	0	0.00%	0	0.00%
84+ Months	0	0.00%	0	0.00%
Total	18,836	100.00%	2,512,376,644	100.00%



2 Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23
12+ Arrears	1.94	1.94	1.94	1.94	1.87	2.01
3+ Arrears**	10.49	9.76	9.84	10.73	9.41	10.27
1+ Arrears*	18.43	18.57	20.16	18.51	17.68	21.38
Total Arrears	18.43	18.57	20.16	18.51	17.68	21.38
Total Portfolio	2,645.07	2,618.96	2,590.66	2,564.66	2,537.41	2,512.38
Months in Arrears Number of Accounts	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23
12+ Arrears	14	14	14	14	13	13
3+ Arrears**	57	57	59	61	58	62
1+ Arrears*	117	117	122	111	115	126
Total Arrears	117	117	122	111	115	126
Total Portfolio	19,534	19,412	19,264	19,108	18,969	18,836

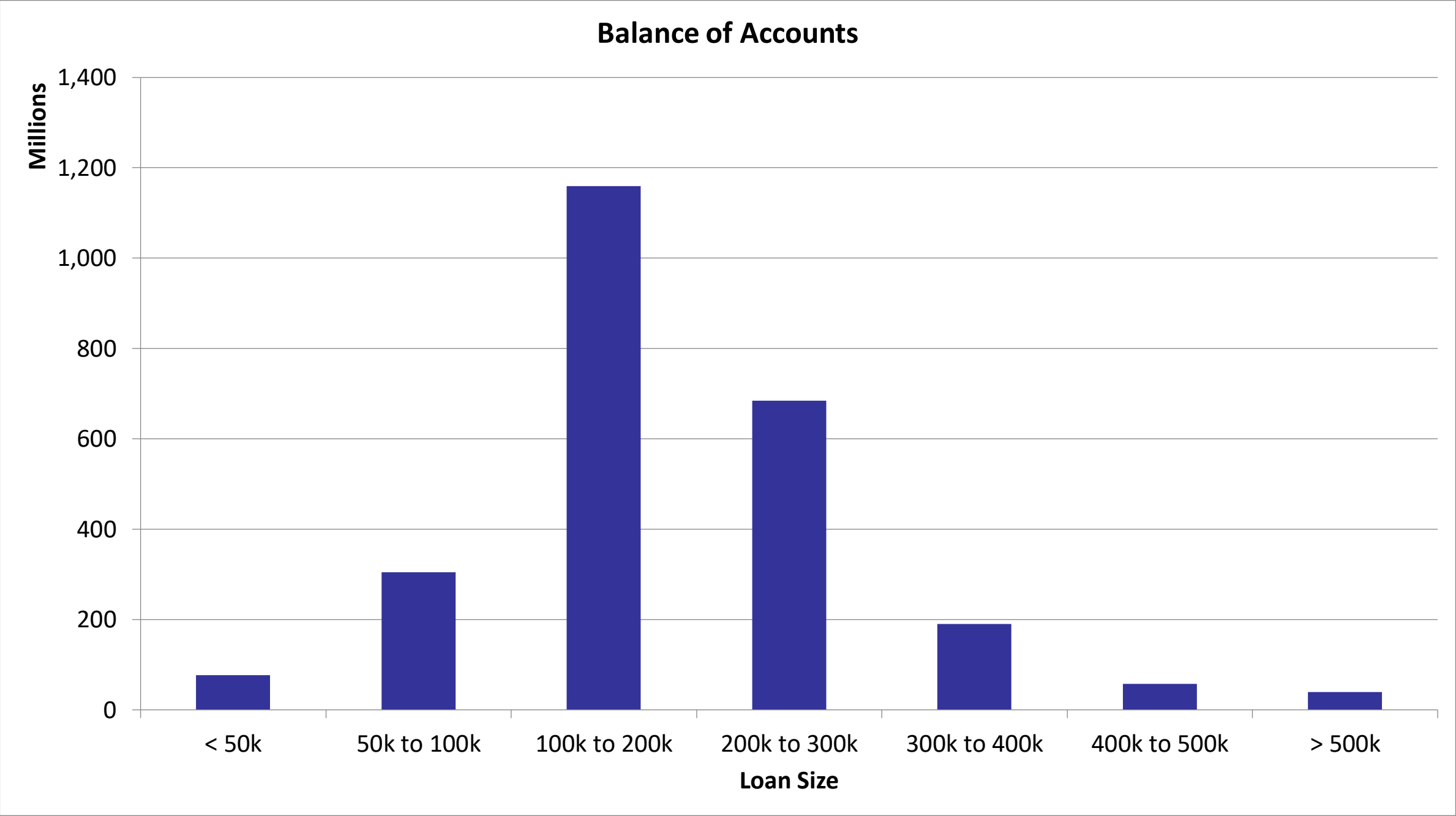
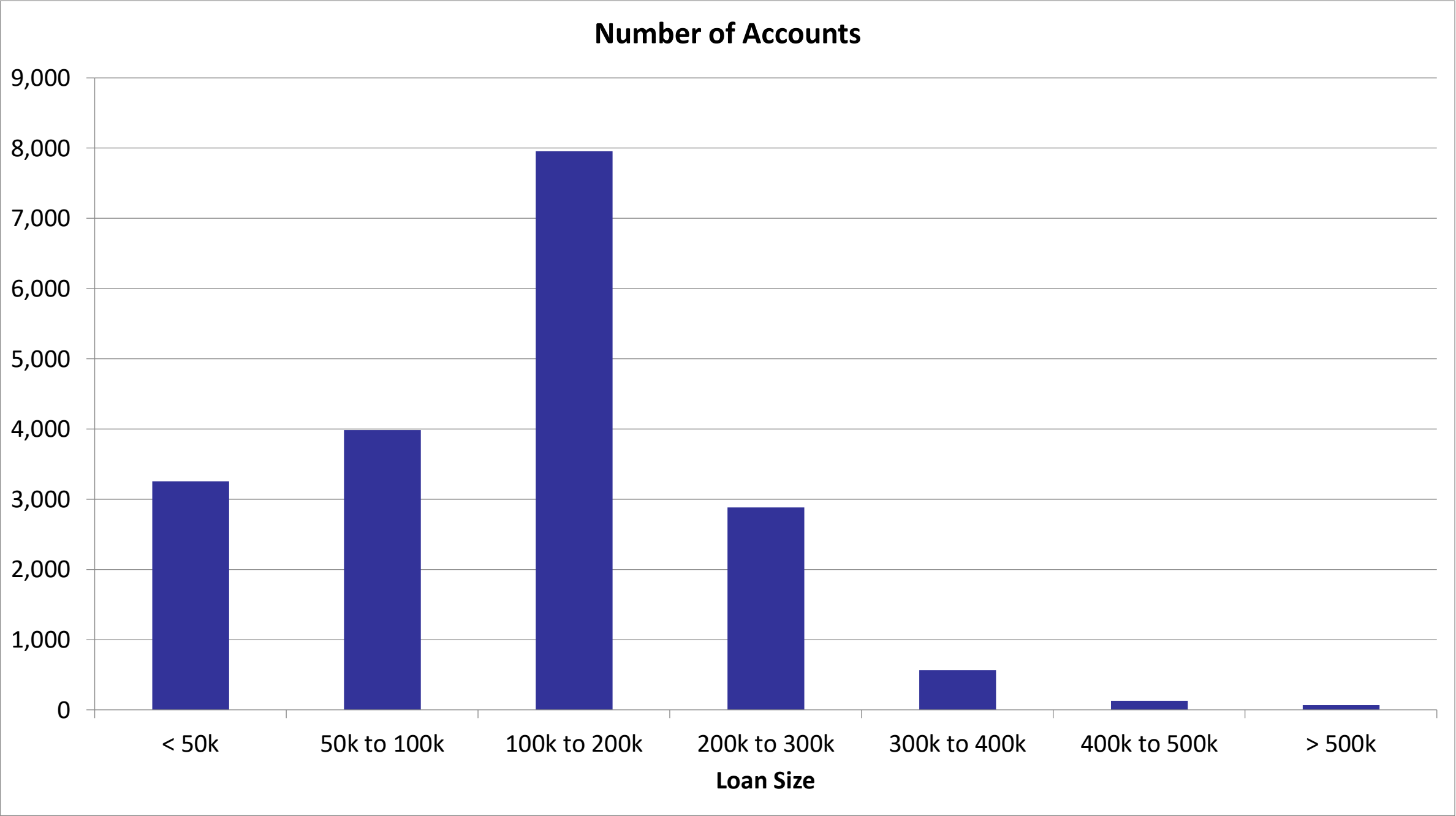
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

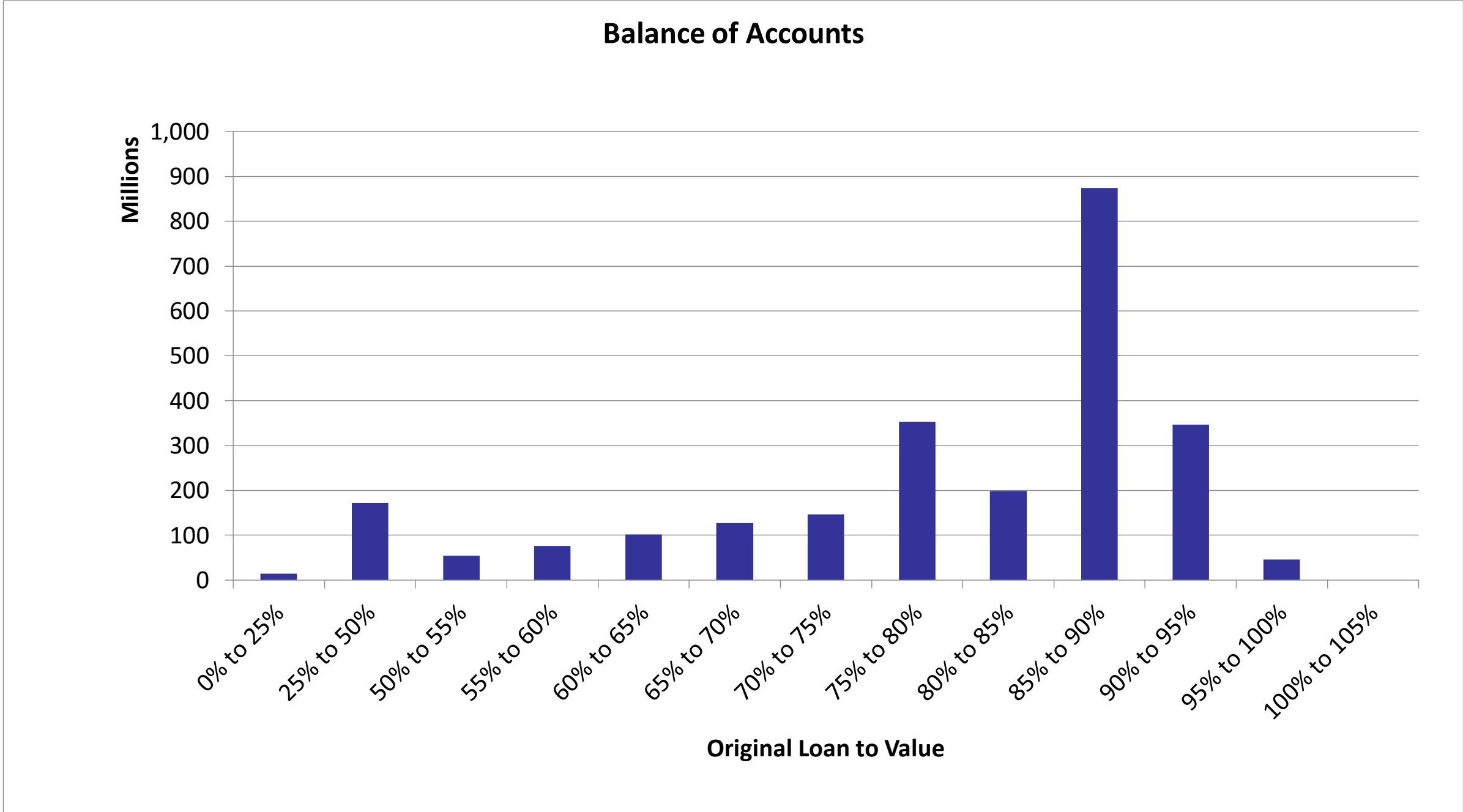
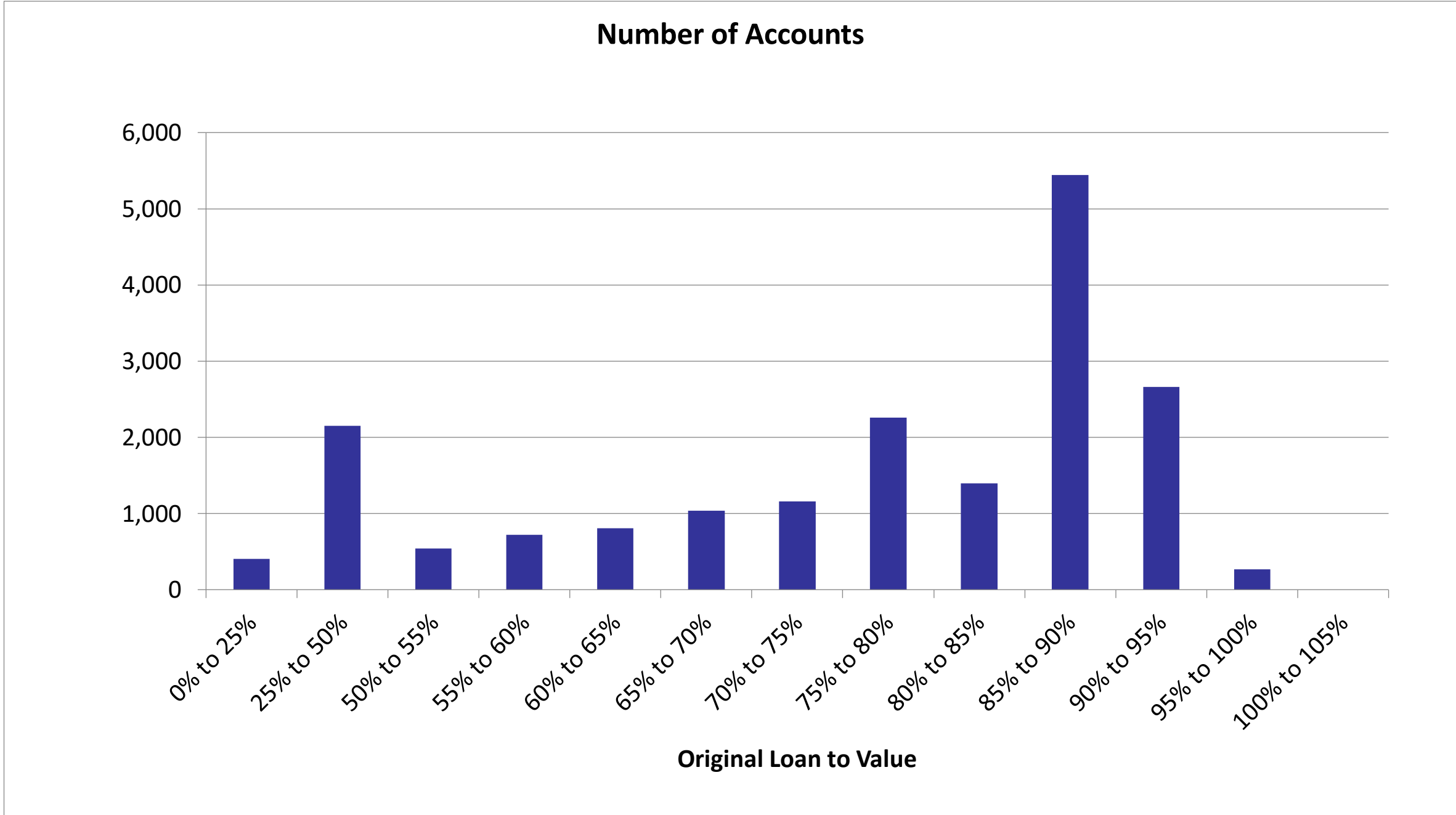


3 Cure Rates - Last 6 Months						
	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23
Total Cases Any Arrears	186	186	193	190	197	209
Total Cured to 0 Arrears	35	32	30	38	37	33
% Cure Rate to 0 Arrears	18.82%	17.20%	15.54%	20.00%	18.78%	15.79%

4 <i>Loan Size</i>				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,257	17.29%	76,669,110	3.05%
50k to 100k	3,982	21.14%	305,102,275	12.14%
100k to 200k	7,955	42.23%	1,159,332,713	46.14%
200k to 300k	2,886	15.32%	684,766,352	27.26%
300k to 400k	562	2.98%	189,868,026	7.56%
400k to 500k	129	0.68%	57,364,004	2.28%
> 500k	65	0.35%	39,274,164	1.56%
Total	18,836	100.00%	2,512,376,644	100.00%
<i>Weighted Average Loan Size</i>			133,381.64	

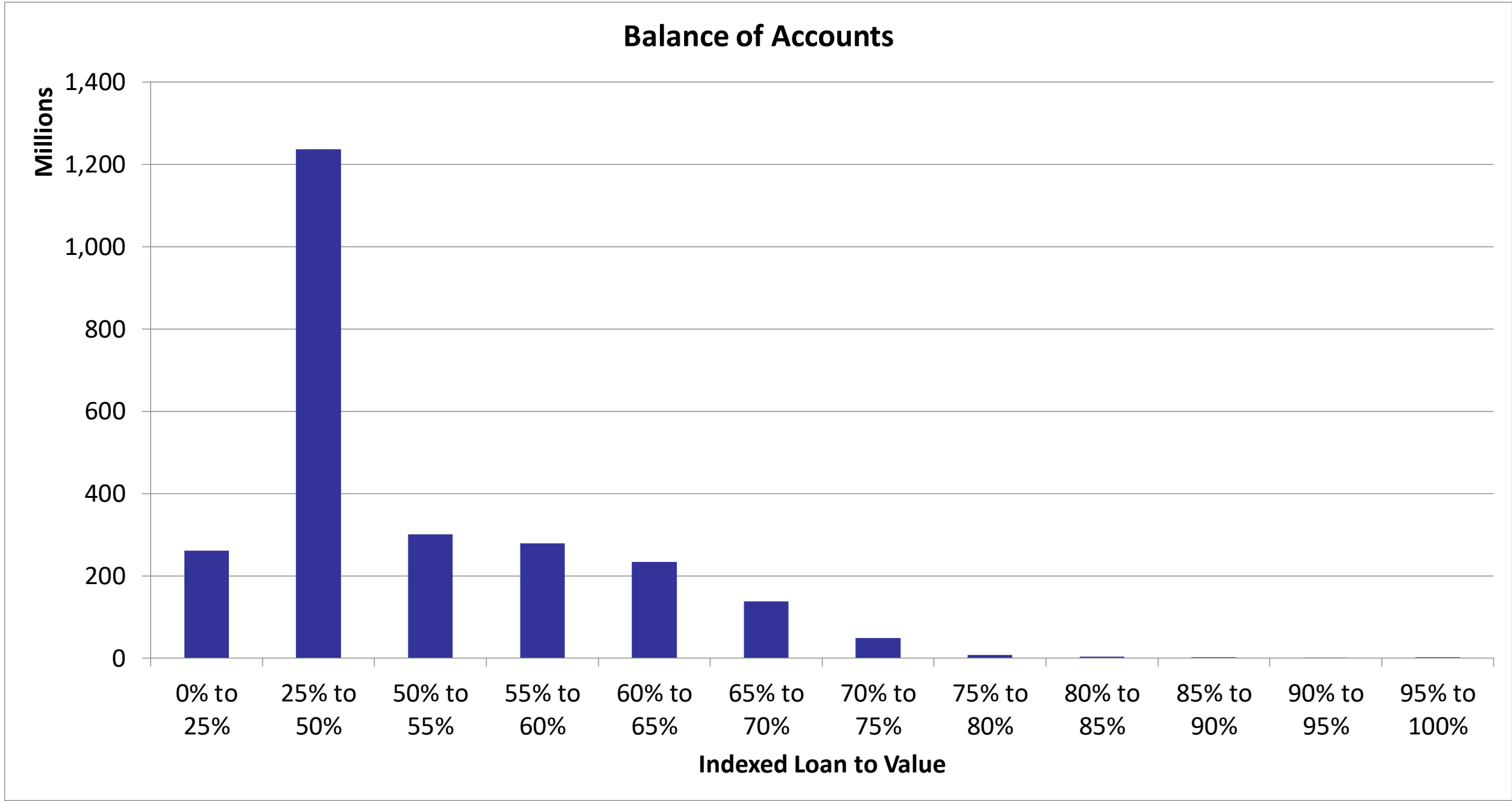
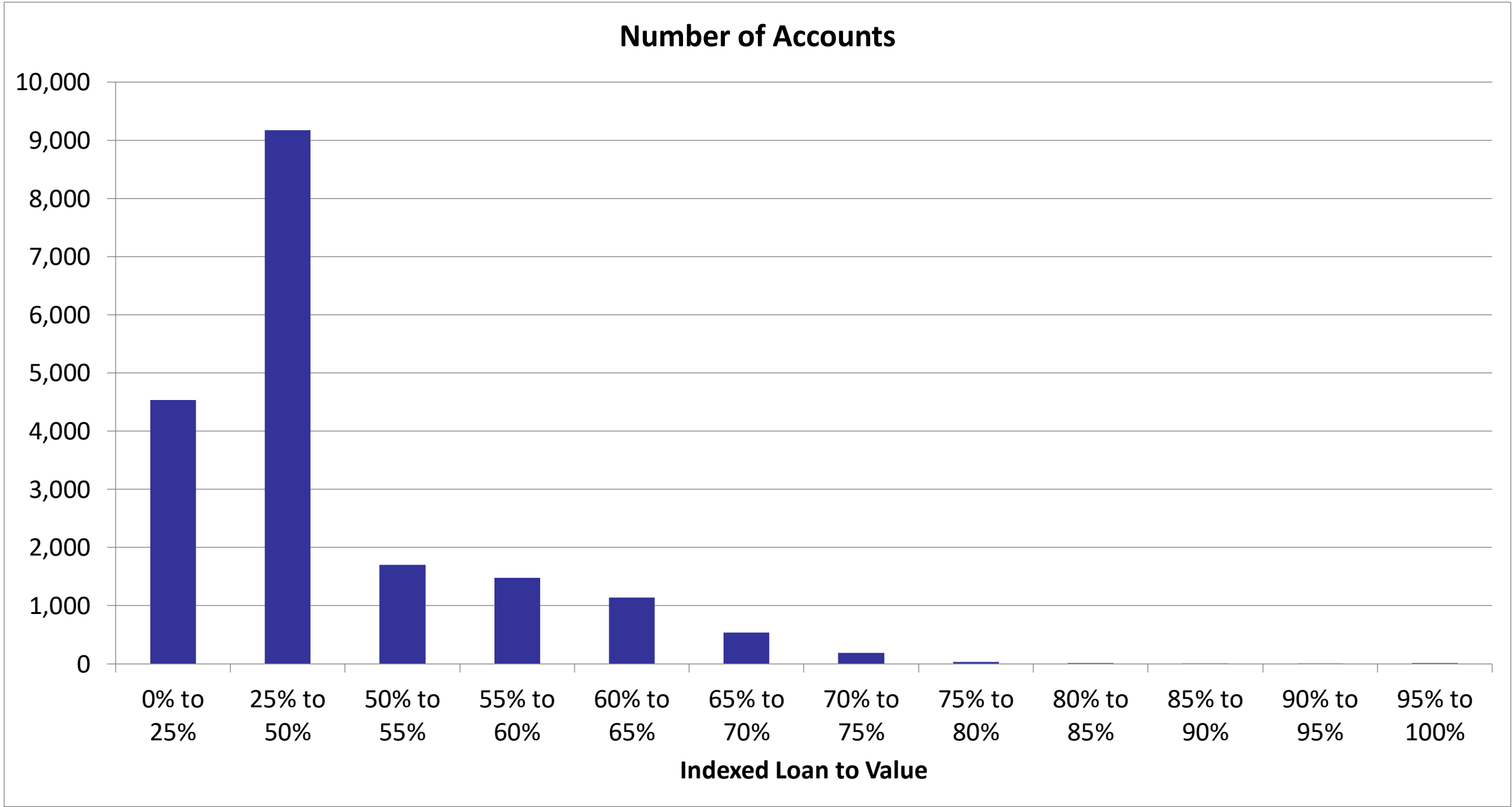


5 Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	406	2.16%	14,843,309	0.59%
25% to 50%	2,152	11.42%	172,565,274	6.87%
50% to 55%	539	2.86%	54,799,990	2.18%
55% to 60%	717	3.81%	76,660,110	3.05%
60% to 65%	809	4.29%	101,466,000	4.04%
65% to 70%	1,033	5.48%	127,010,421	5.06%
70% to 75%	1,158	6.15%	146,604,660	5.84%
75% to 80%	2,257	11.98%	352,182,707	14.02%
80% to 85%	1,394	7.40%	198,738,936	7.91%
85% to 90%	5,442	28.89%	874,519,100	34.81%
90% to 95%	2,663	14.14%	346,698,970	13.80%
95% to 100%	266	1.41%	46,287,166	1.84%
100% to 105%	0	0.00%	0	0.00%
Total	18,836	100.00%	2,512,376,644	100.00%
Weighted Average Original LTV			79.27%	

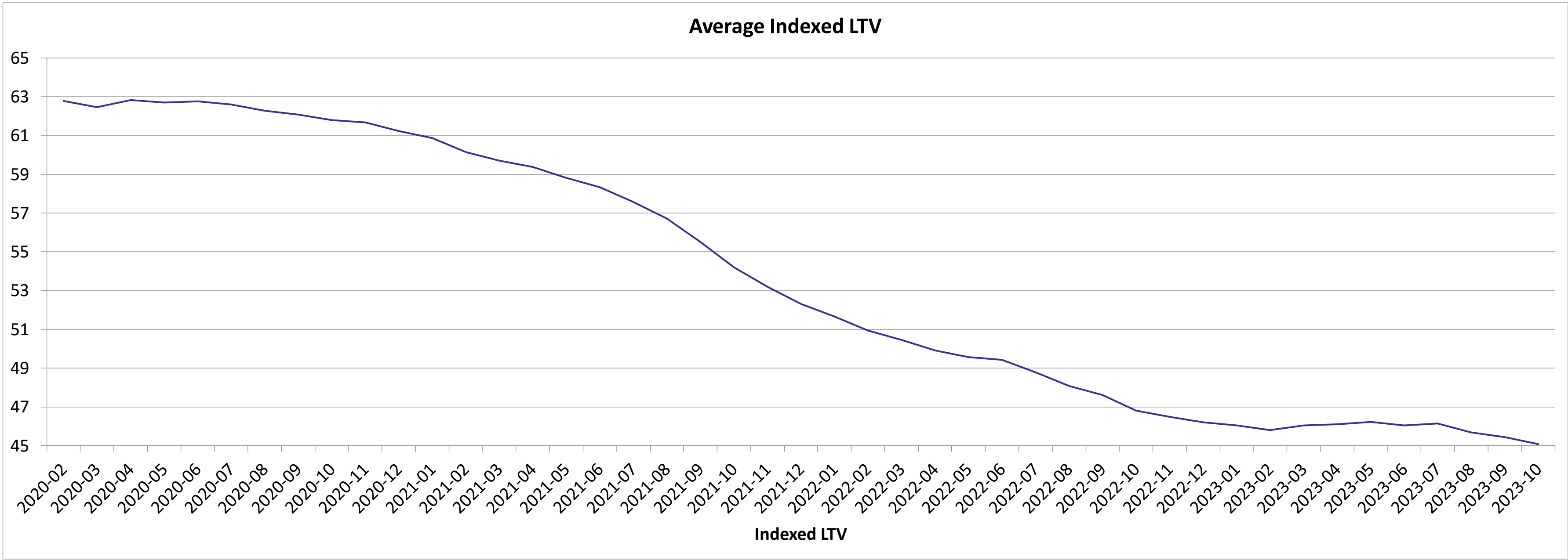


*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

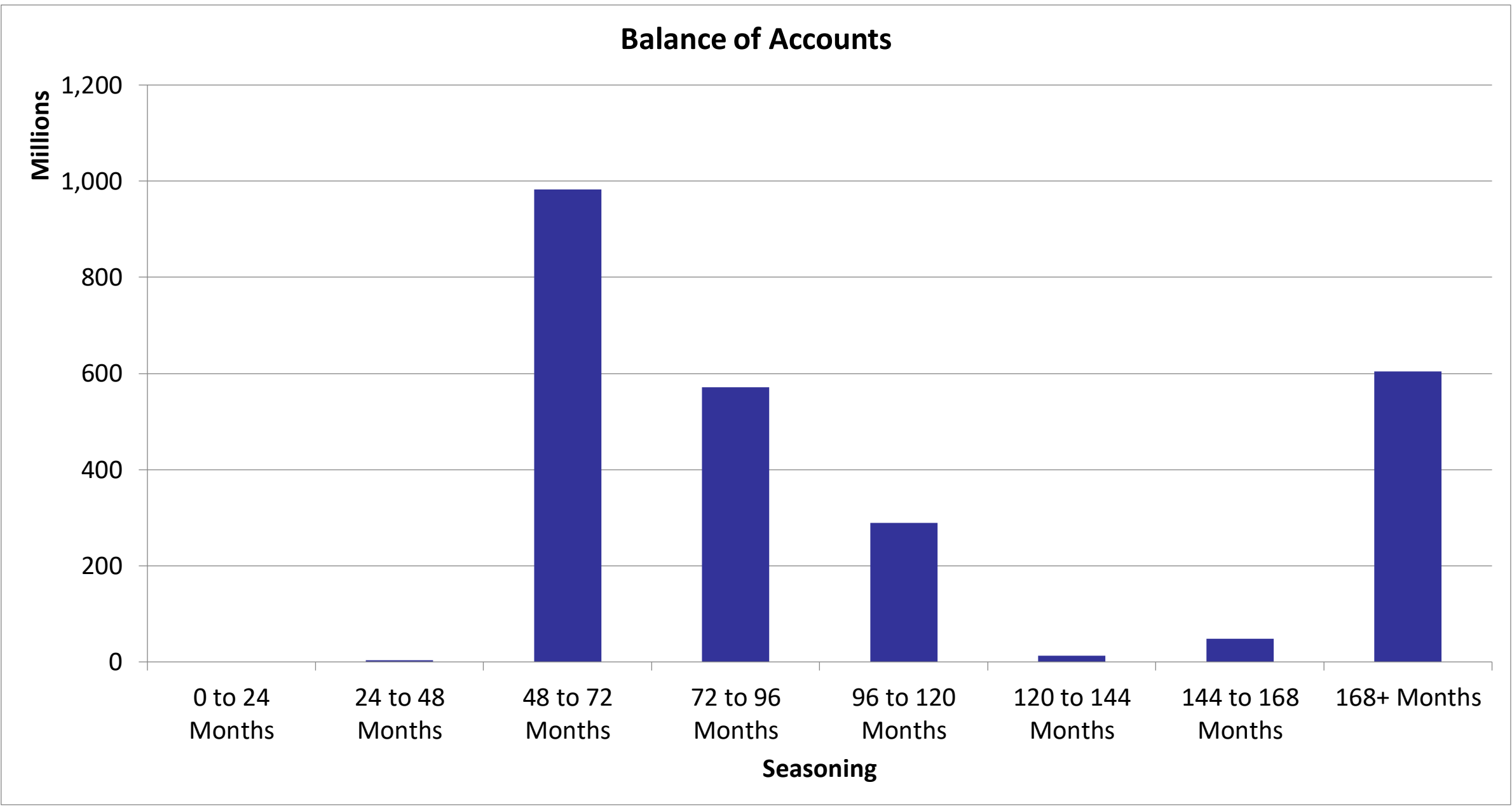
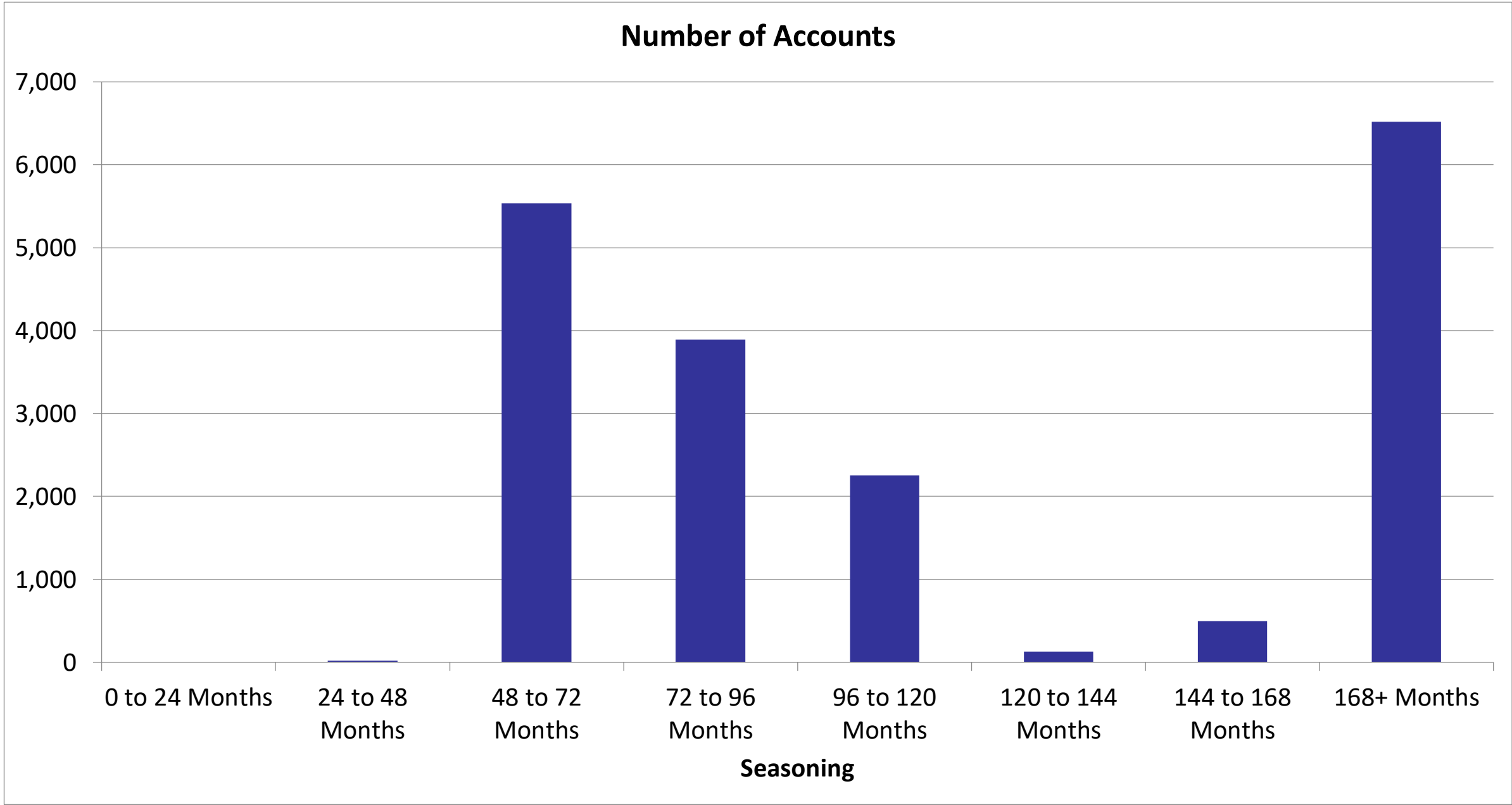
Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	4,536	24.08%	260,494,889	10.37%
25% to 50%	9,177	48.72%	1,237,364,277	49.25%
50% to 55%	1,704	9.05%	301,077,164	11.98%
55% to 60%	1,481	7.86%	278,851,161	11.10%
60% to 65%	1,144	6.07%	233,782,485	9.31%
65% to 70%	540	2.87%	137,135,355	5.46%
70% to 75%	185	0.98%	49,219,824	1.96%
75% to 80%	31	0.16%	7,148,507	0.28%
80% to 85%	17	0.09%	3,854,500	0.15%
85% to 90%	8	0.04%	1,449,692	0.06%
90% to 95%	2	0.01%	283,324	0.01%
95% to 100%	11	0.06%	1,715,466	0.07%
Total	18,836	100.00%	2,512,376,644	100.00%
Weighted Average Indexed LTV			45.08%	



Average Indexed LTV - Last 6 Months						
	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23
Indexed LTV	46.22	46.05	46.14	45.68	45.44	45.08

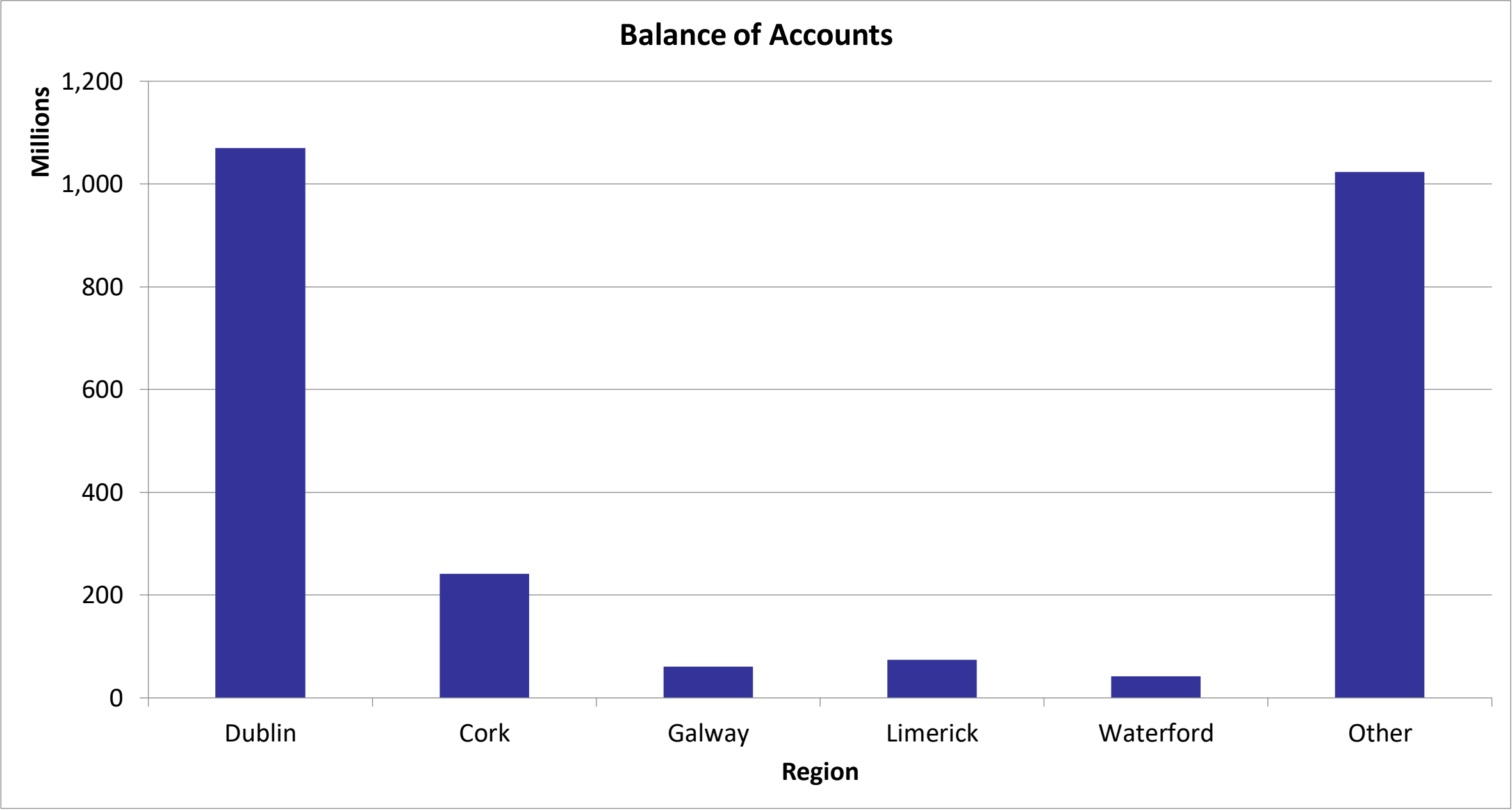
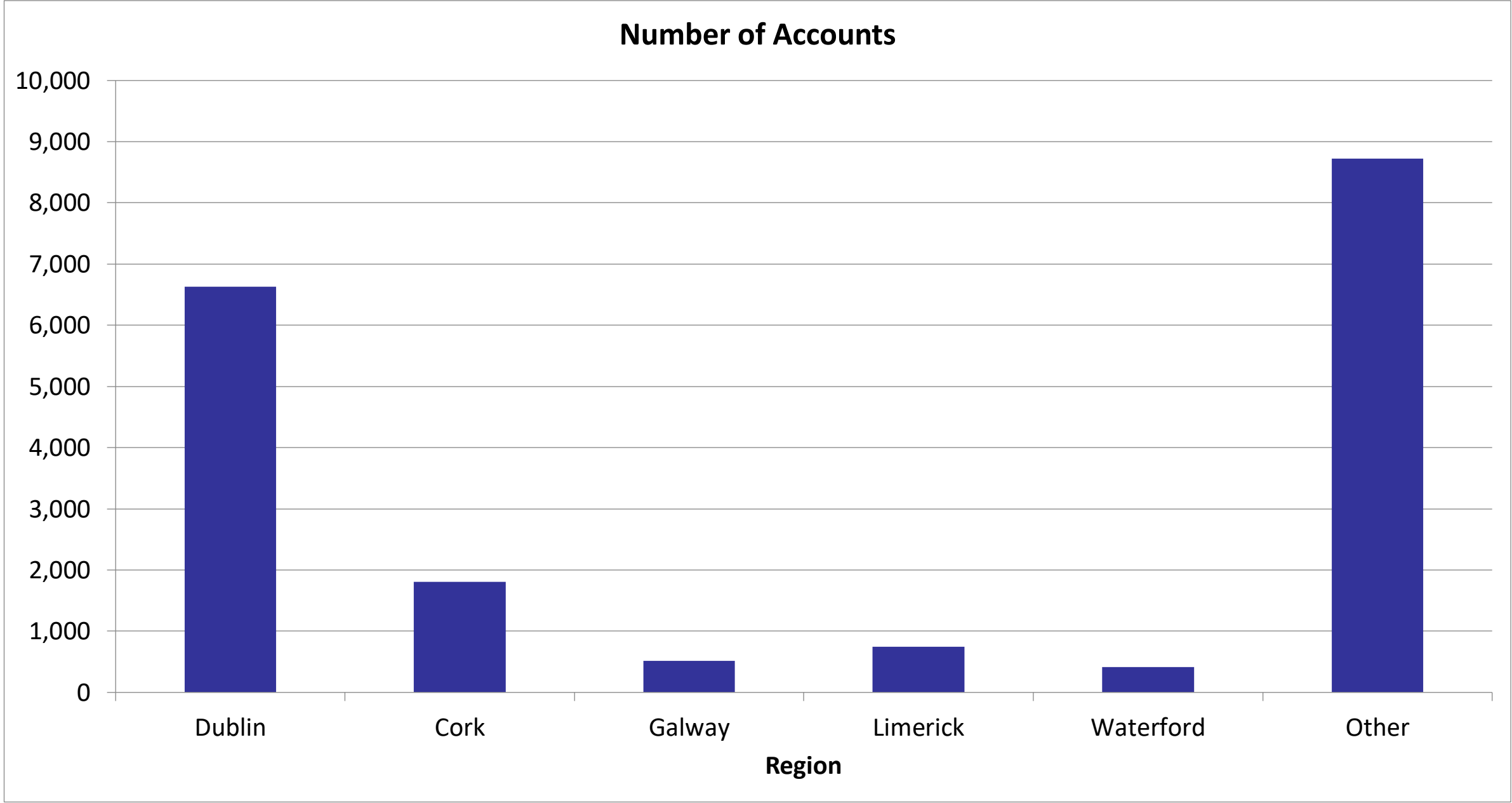


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	20	0.11%	3,616,251	0.14%
48 to 72 Months	5,532	29.37%	983,109,451	39.13%
72 to 96 Months	3,888	20.64%	570,797,583	22.72%
96 to 120 Months	2,256	11.98%	289,387,877	11.52%
120 to 144 Months	126	0.67%	13,007,434	0.52%
144 to 168 Months	497	2.64%	48,229,322	1.92%
168+ Months	6,517	34.60%	604,228,728	24.05%
Total	18,836	100.00%	2,512,376,644	100.00%
Weighted Average Seasoning			107.37	

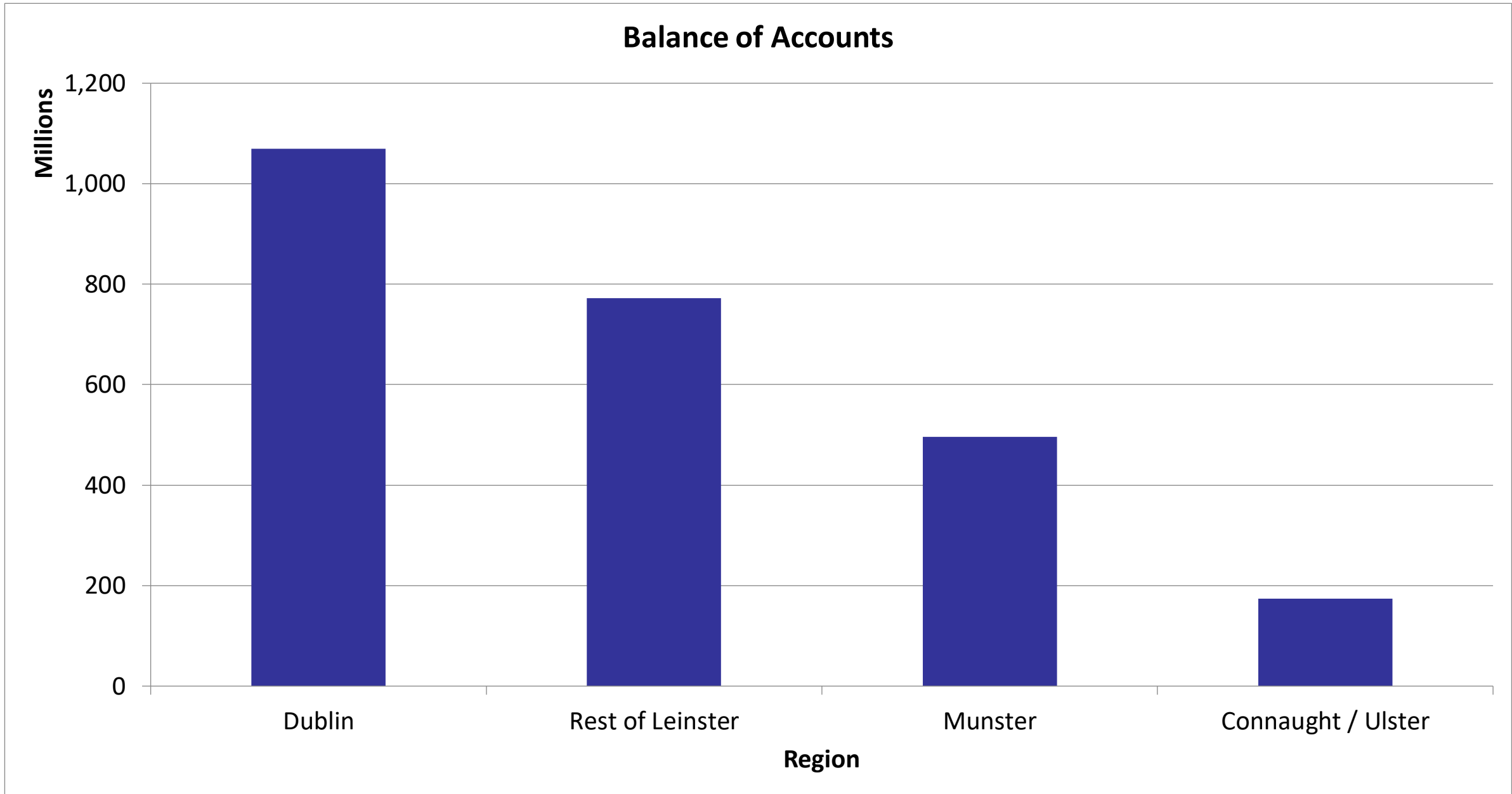
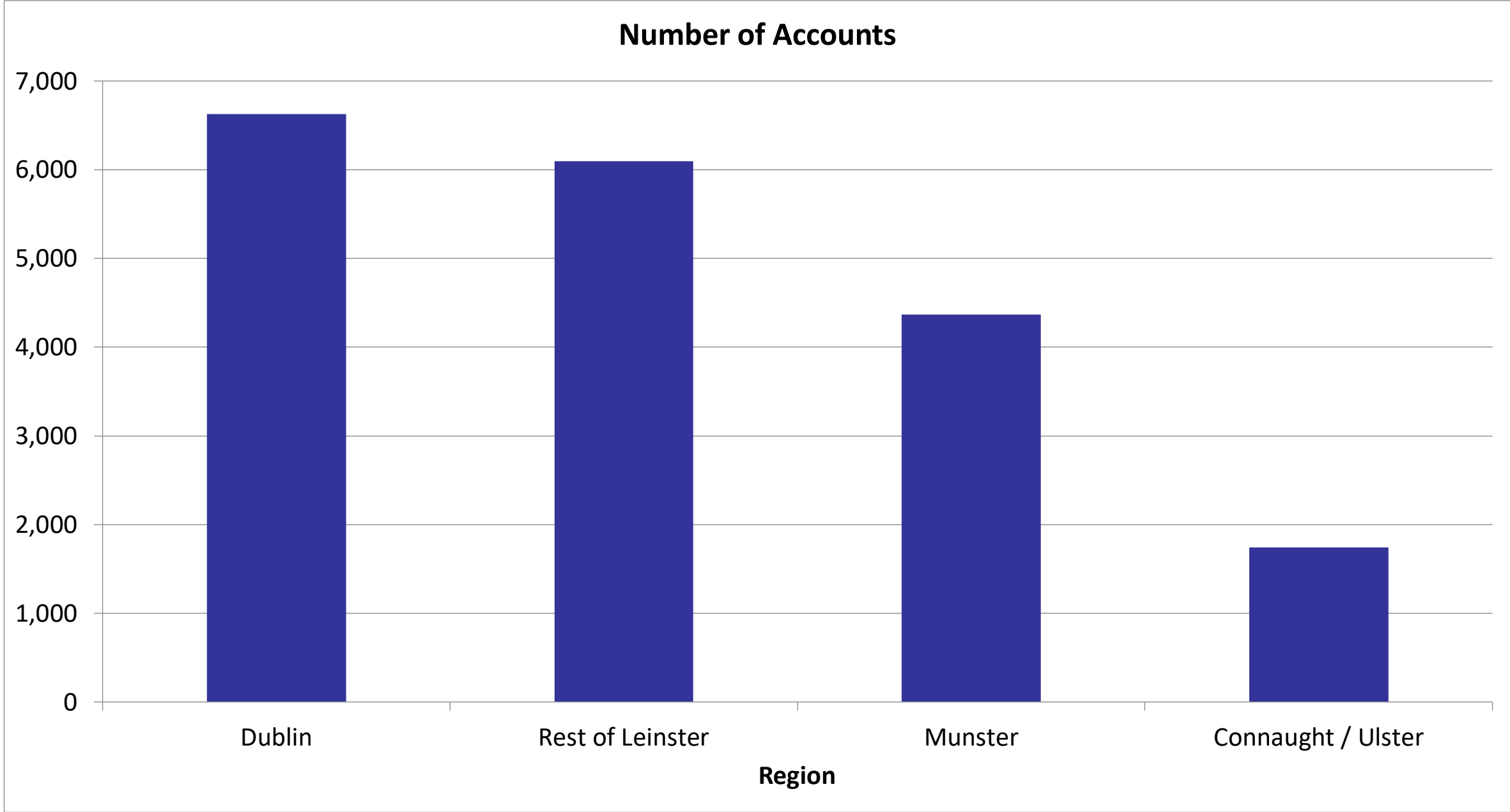


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	257	1.36%	26,332,311	1.05%
CAVAN	158	0.84%	16,341,592	0.65%
CLARE	471	2.50%	44,912,926	1.79%
CORK	1,803	9.57%	241,384,501	9.61%
DONEGAL	378	2.01%	30,295,677	1.21%
DUBLIN	6,630	35.20%	1,069,973,501	42.59%
GALWAY	516	2.74%	60,802,962	2.42%
KERRY	482	2.56%	47,548,162	1.89%
KILDARE	1,367	7.26%	194,887,630	7.76%
KILKENNY	253	1.34%	27,776,908	1.11%
LAOIS	302	1.60%	32,766,295	1.30%
LEITRIM	57	0.30%	4,712,611	0.19%
LIMERICK	747	3.97%	73,895,978	2.94%
LONGFORD	72	0.38%	6,143,126	0.24%
LOUTH	811	4.31%	92,072,707	3.66%
MAYO	240	1.27%	21,702,514	0.86%
MEATH	1,423	7.55%	191,257,779	7.61%
MONAGHAN	90	0.48%	9,454,211	0.38%
OFFALY	188	1.00%	19,300,607	0.77%
ROSCOMMON	108	0.57%	11,280,962	0.45%
SLIGO	195	1.04%	19,614,268	0.78%
TIPPERARY	453	2.40%	45,811,550	1.82%
WATERFORD	413	2.19%	42,474,743	1.69%
WESTMEATH	269	1.43%	27,799,799	1.11%
WEXFORD	386	2.05%	43,182,868	1.72%
WICKLOW	767	4.07%	110,650,458	4.40%
Total	18,836	100.00%	2,512,376,644	100.00%

11. Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,630	35.20%	1,069,973,501	42.59%
Cork	1,803	9.57%	241,384,501	9.61%
Galway	516	2.74%	60,802,962	2.42%
Limerick	747	3.97%	73,895,978	2.94%
Waterford	413	2.19%	42,474,743	1.69%
Other	8,727	46.33%	1,023,844,959	40.75%
Total	18,836	100.00%	2,512,376,644	100.00%

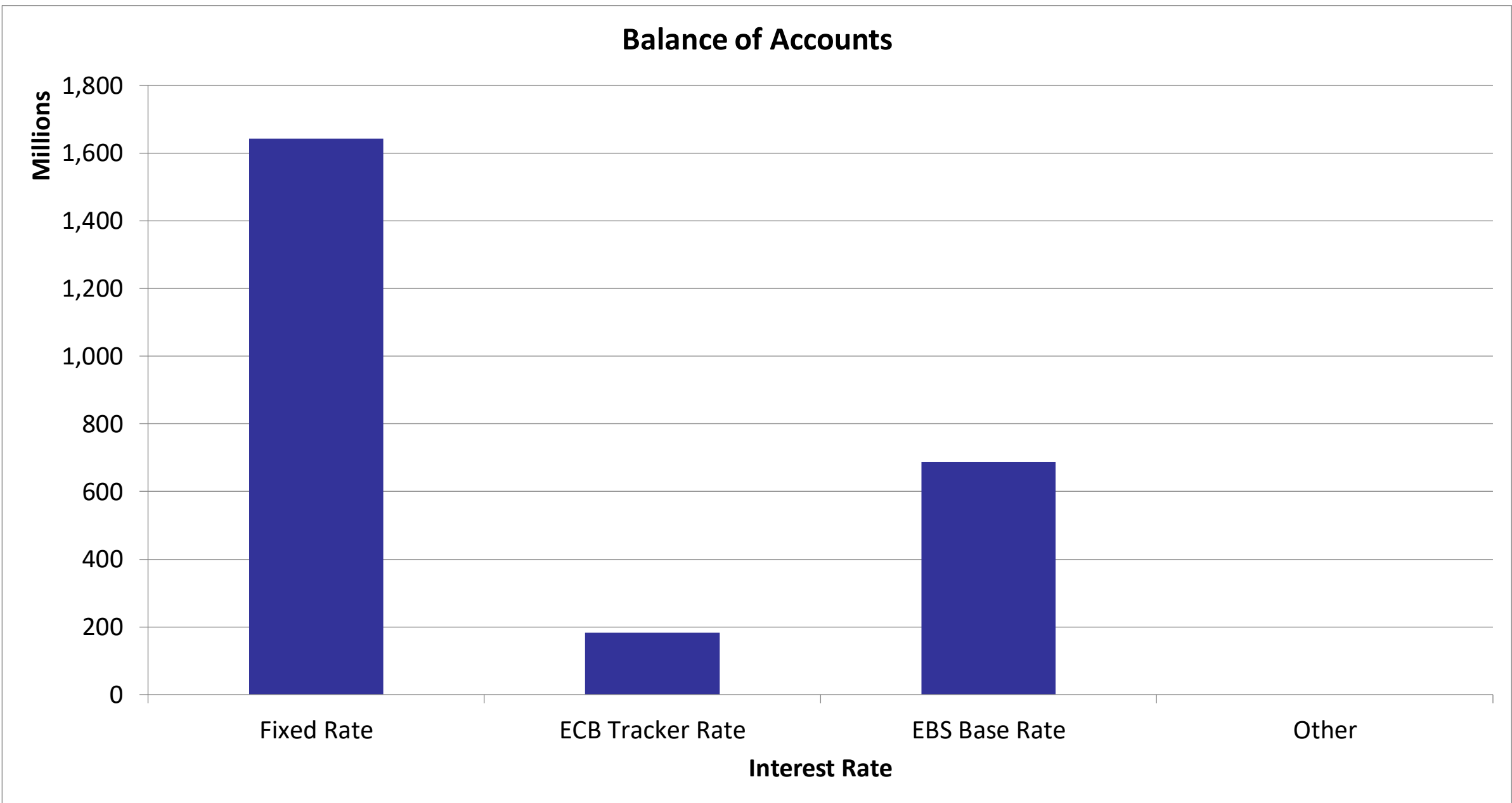
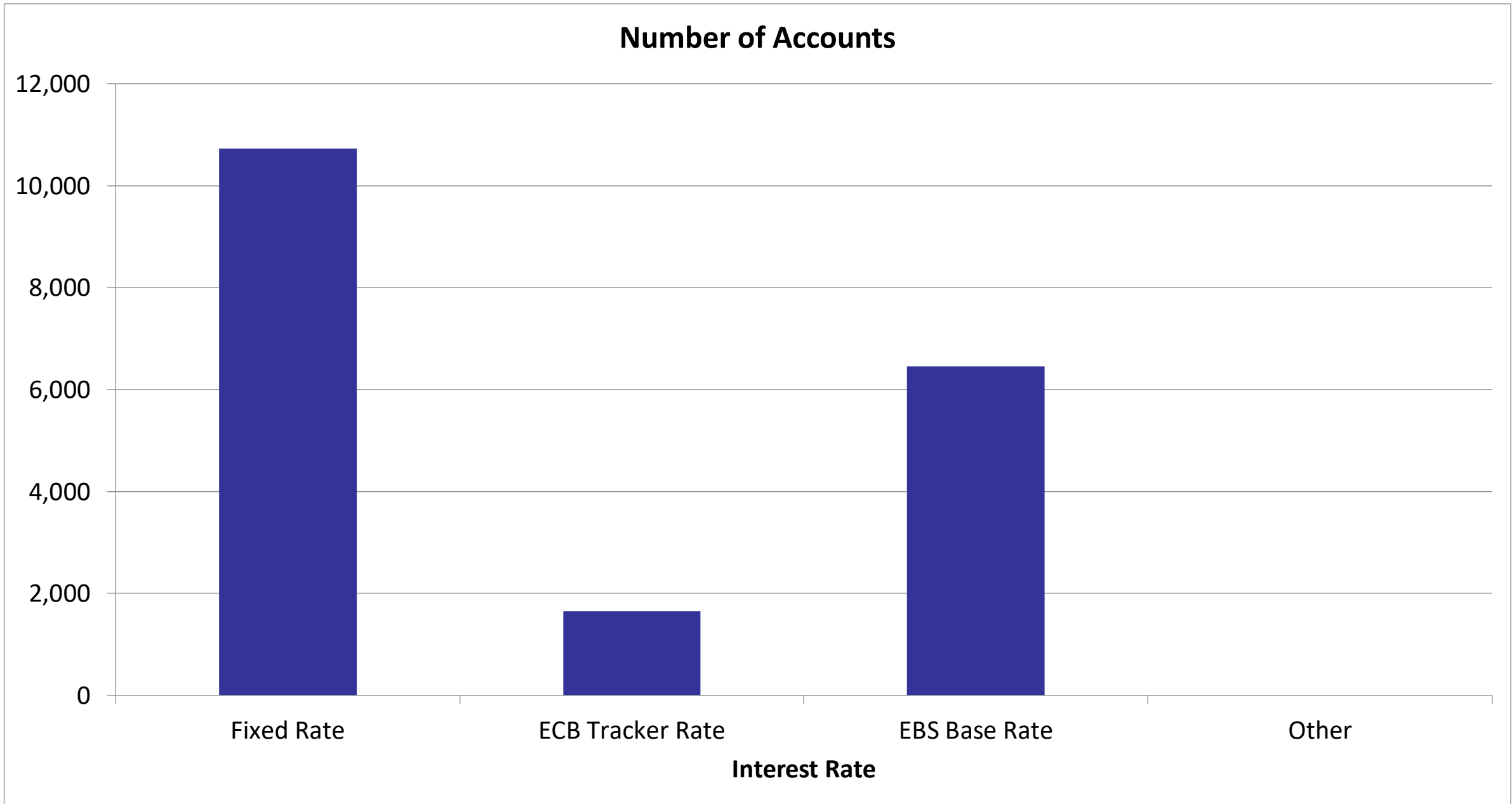


12. Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,630	35.20%	1,069,973,501	42.59%
Rest of Leinster	6,095	32.36%	772,170,487	30.73%
Munster	4,369	23.19%	496,027,859	19.74%
Connaught / Ulster	1,742	9.25%	174,204,796	6.93%
Total	18,836	100.00%	2,512,376,644	100.00%

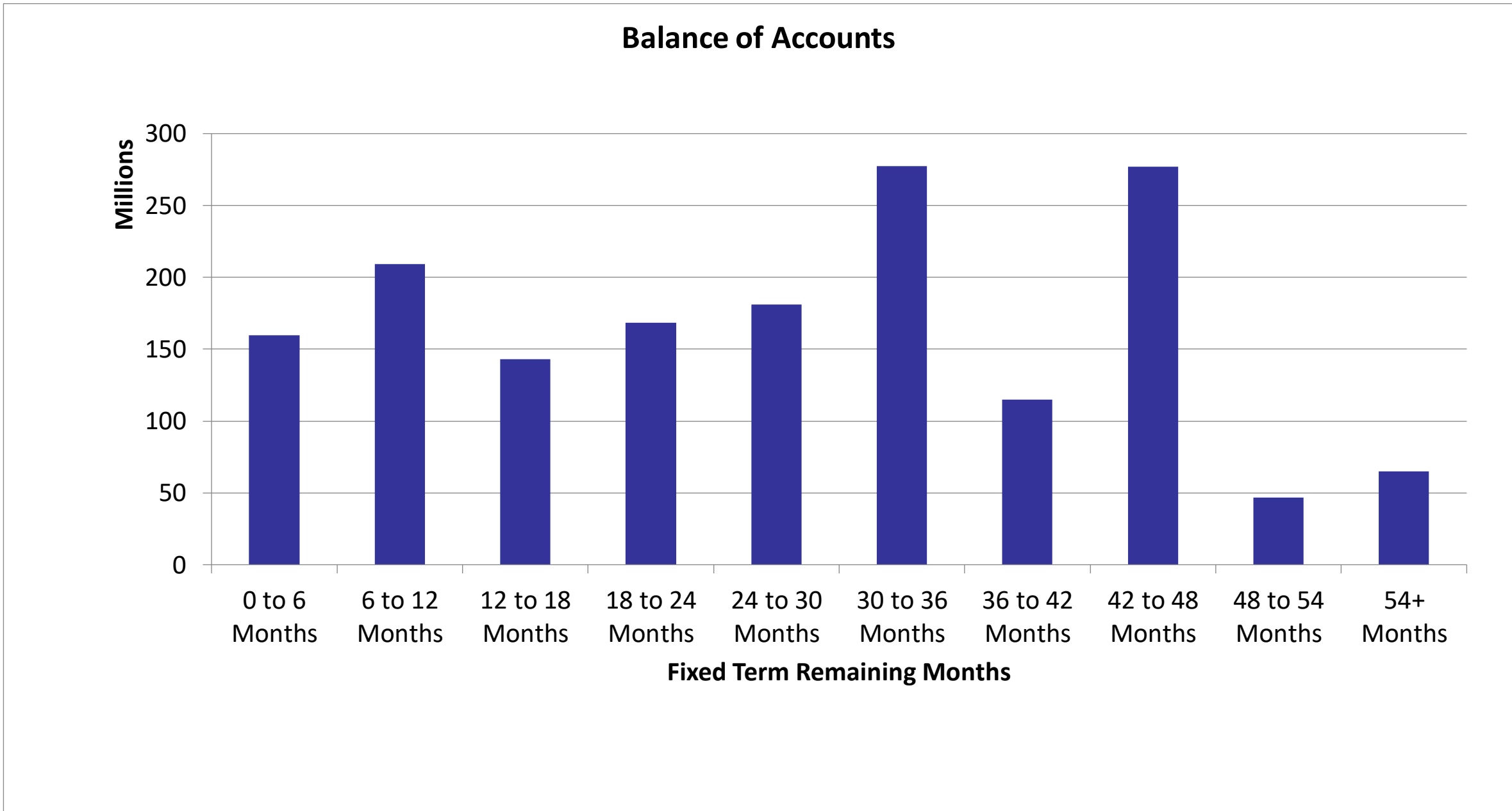
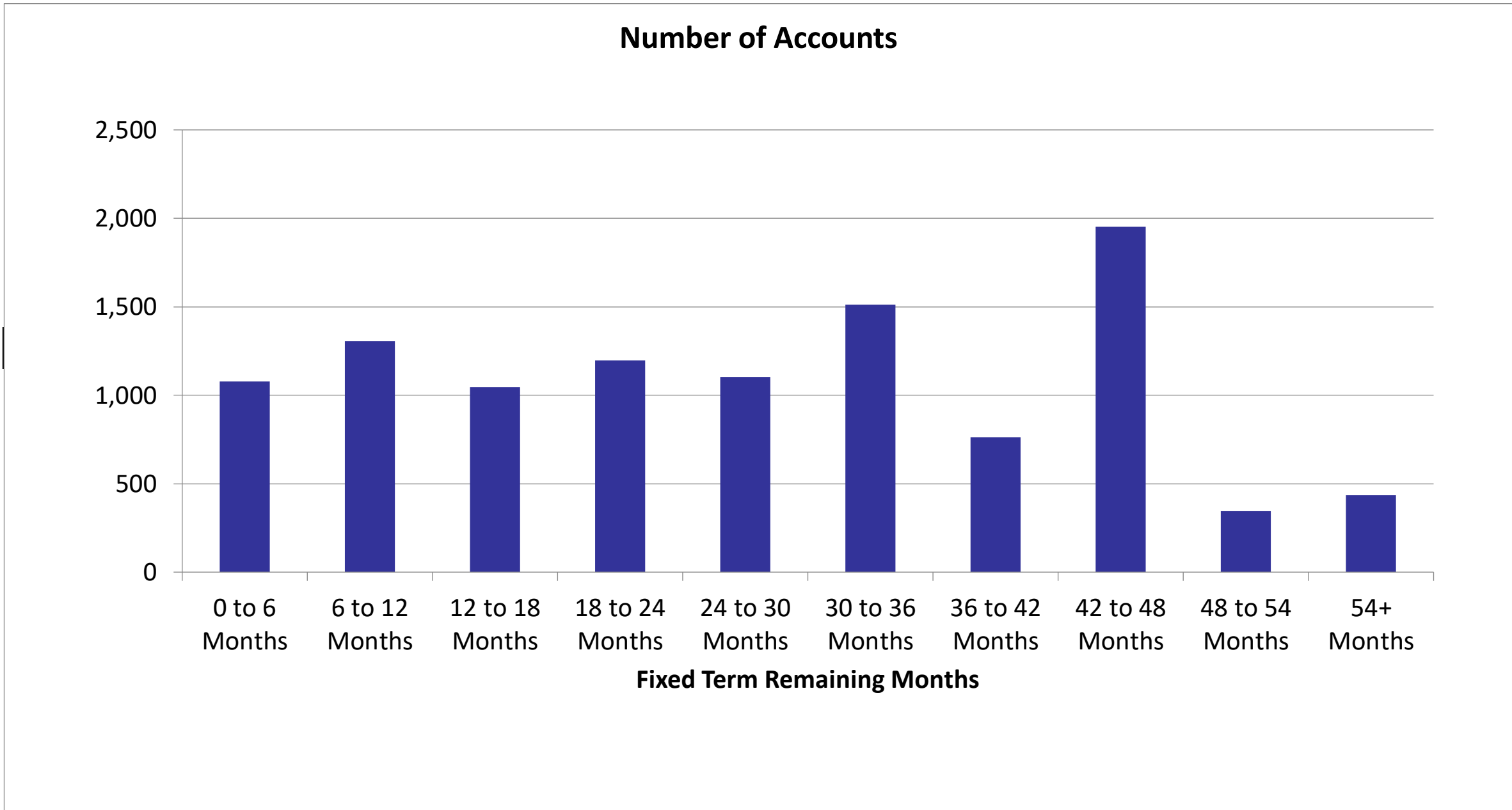


1.3 Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	10,731	56.97%	1,641,910,832	65.35%
ECB Tracker Rate	1,652	8.77%	183,183,613	7.29%
EBS Base Rate	6,453	34.26%	687,282,199	27.36%
Other	0	0.00%	0	0.00%
Total	18,836	100.00%	2,512,376,644	100.00%

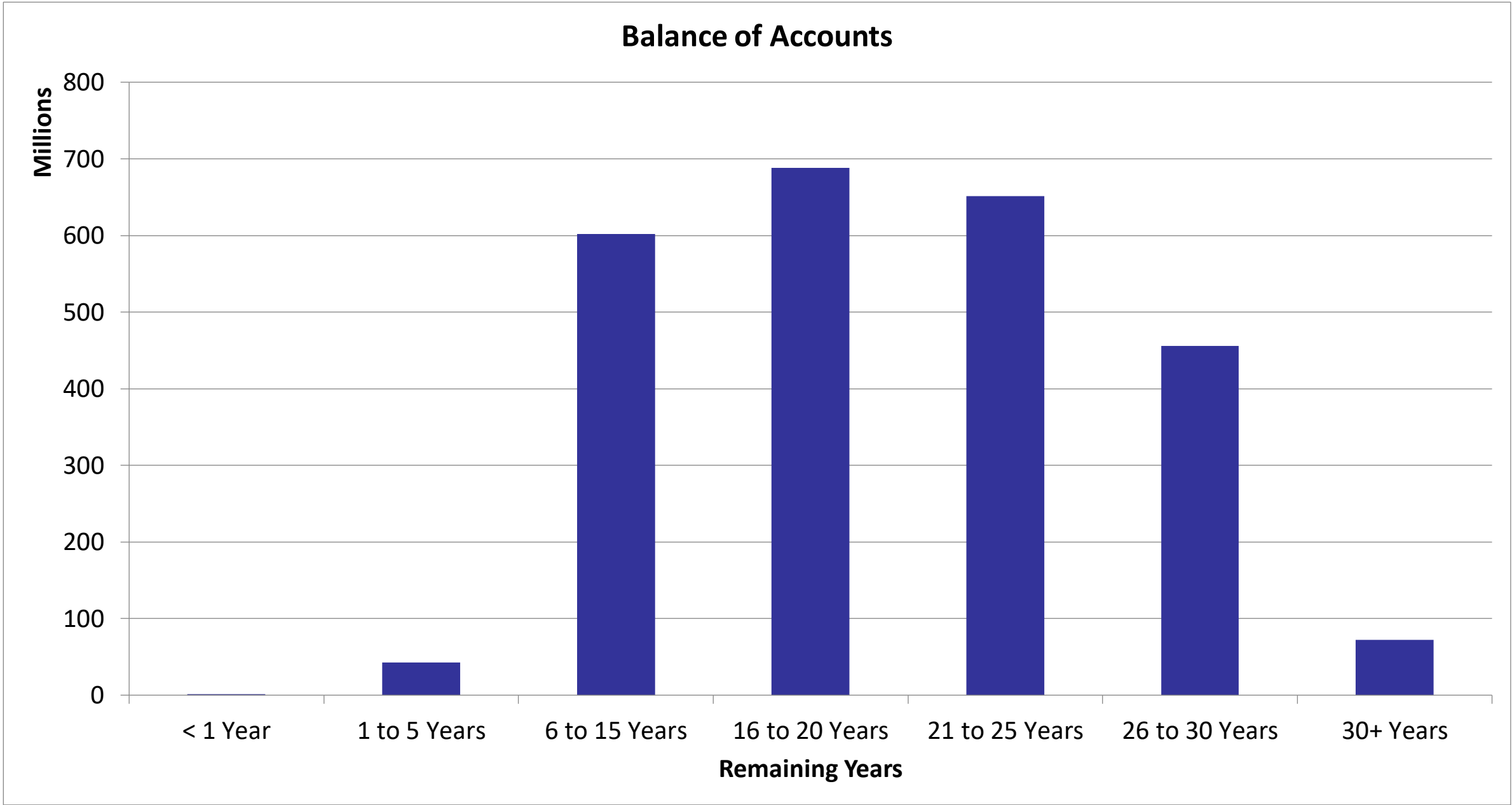
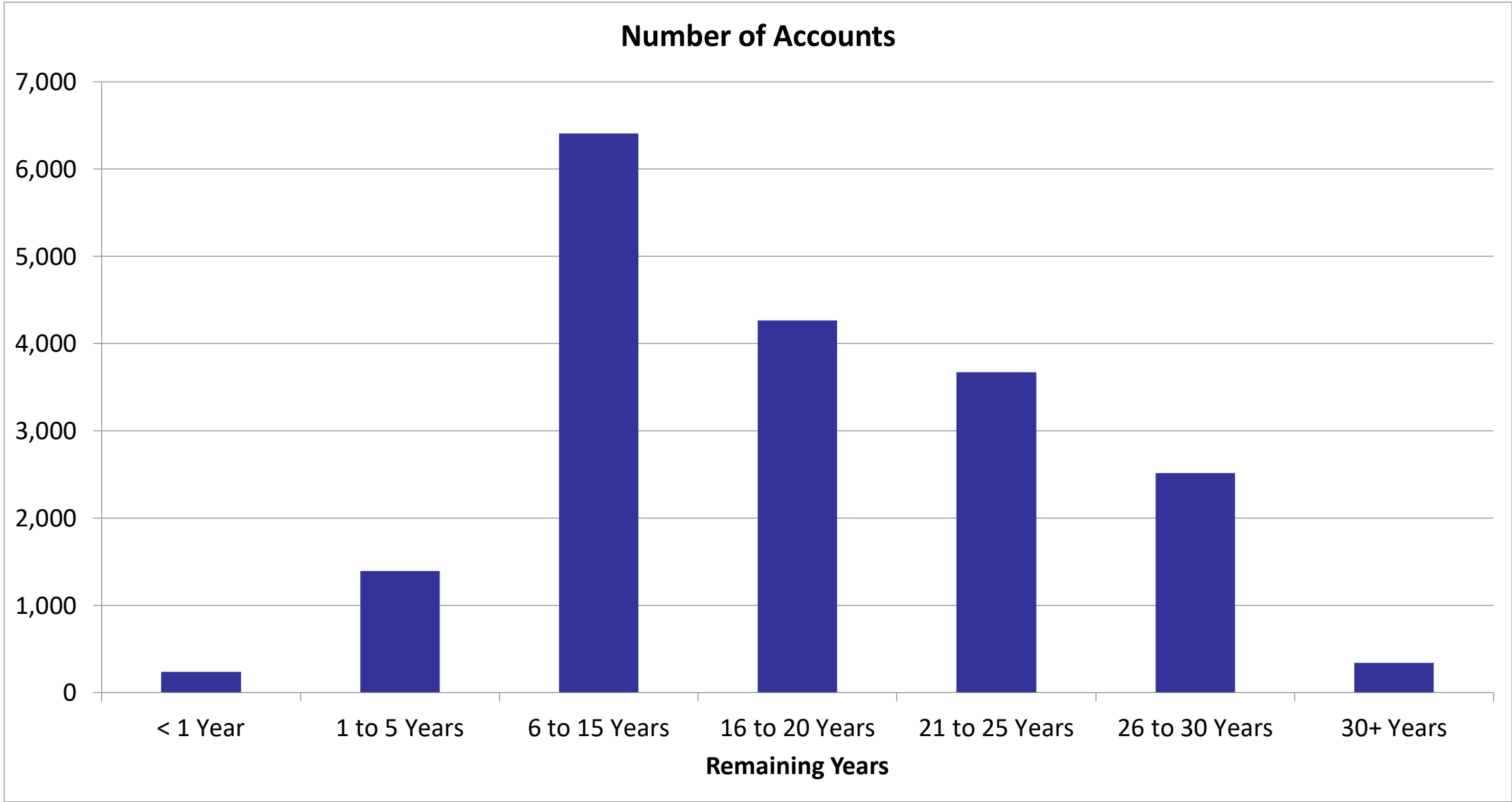
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	10,731	2.77
ECB Tracker Rate	1,652	5.64
EBS Base Rate	6,453	4.07
Other	0	0.00
Weighted Average Interest Rate		3.30



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	1,078	10.05%	159,685,122	9.73%
6 to 12 Months	1,305	12.16%	209,338,060	12.75%
12 to 18 Months	1,044	9.73%	142,929,738	8.71%
18 to 24 Months	1,197	11.16%	168,481,762	10.26%
24 to 30 Months	1,102	10.27%	181,210,612	11.04%
30 to 36 Months	1,513	14.10%	277,183,334	16.88%
36 to 42 Months	761	7.09%	114,965,309	7.00%
42 to 48 Months	1,952	18.19%	276,813,965	16.86%
48 to 54 Months	344	3.21%	46,535,277	2.83%
54+ Months	435	4.05%	64,767,654	3.94%
Total	10,731	100.00%	1,641,910,832	100.00%
Weighted Fixed Term Remaining Months			29.04	

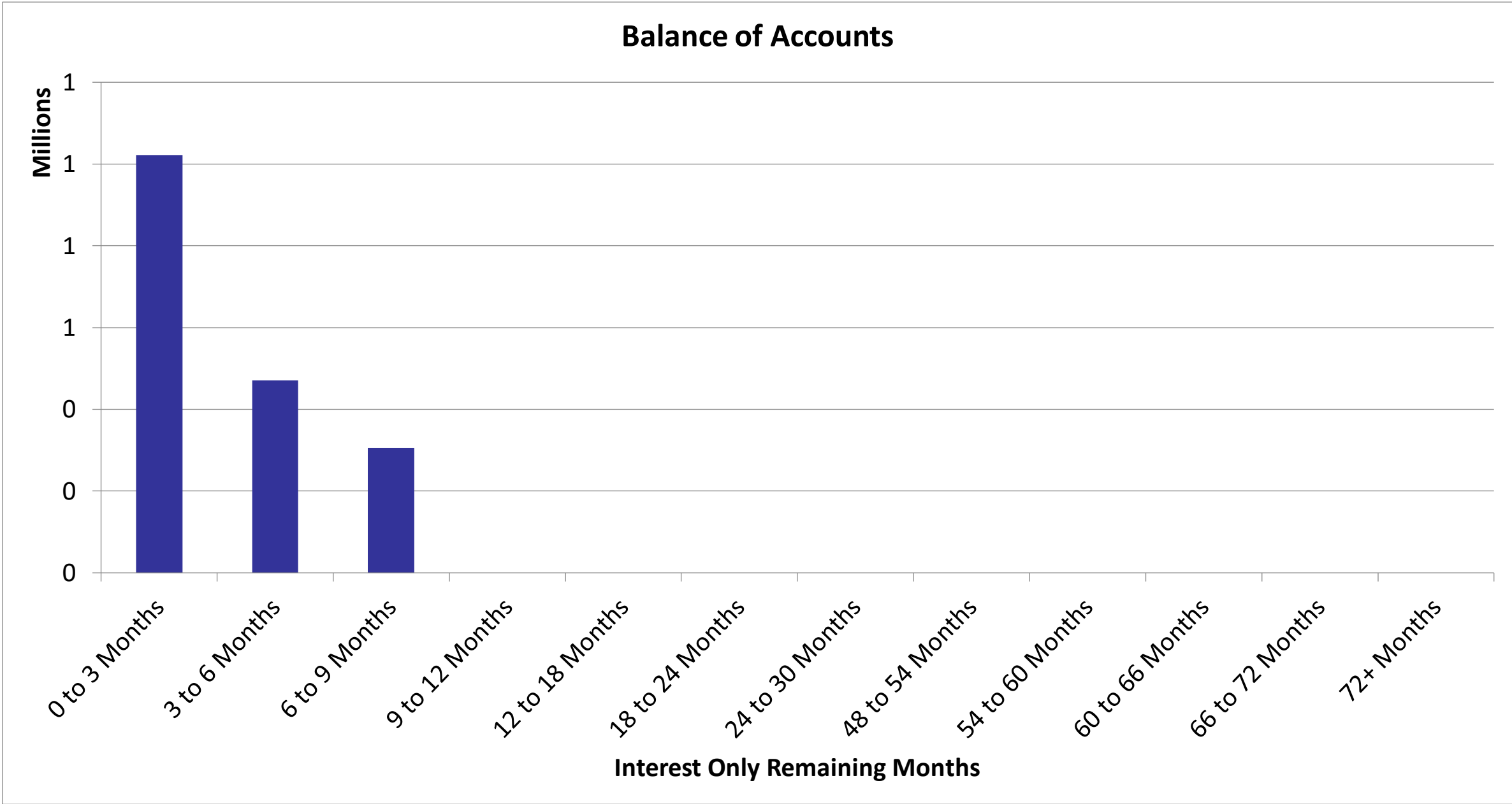
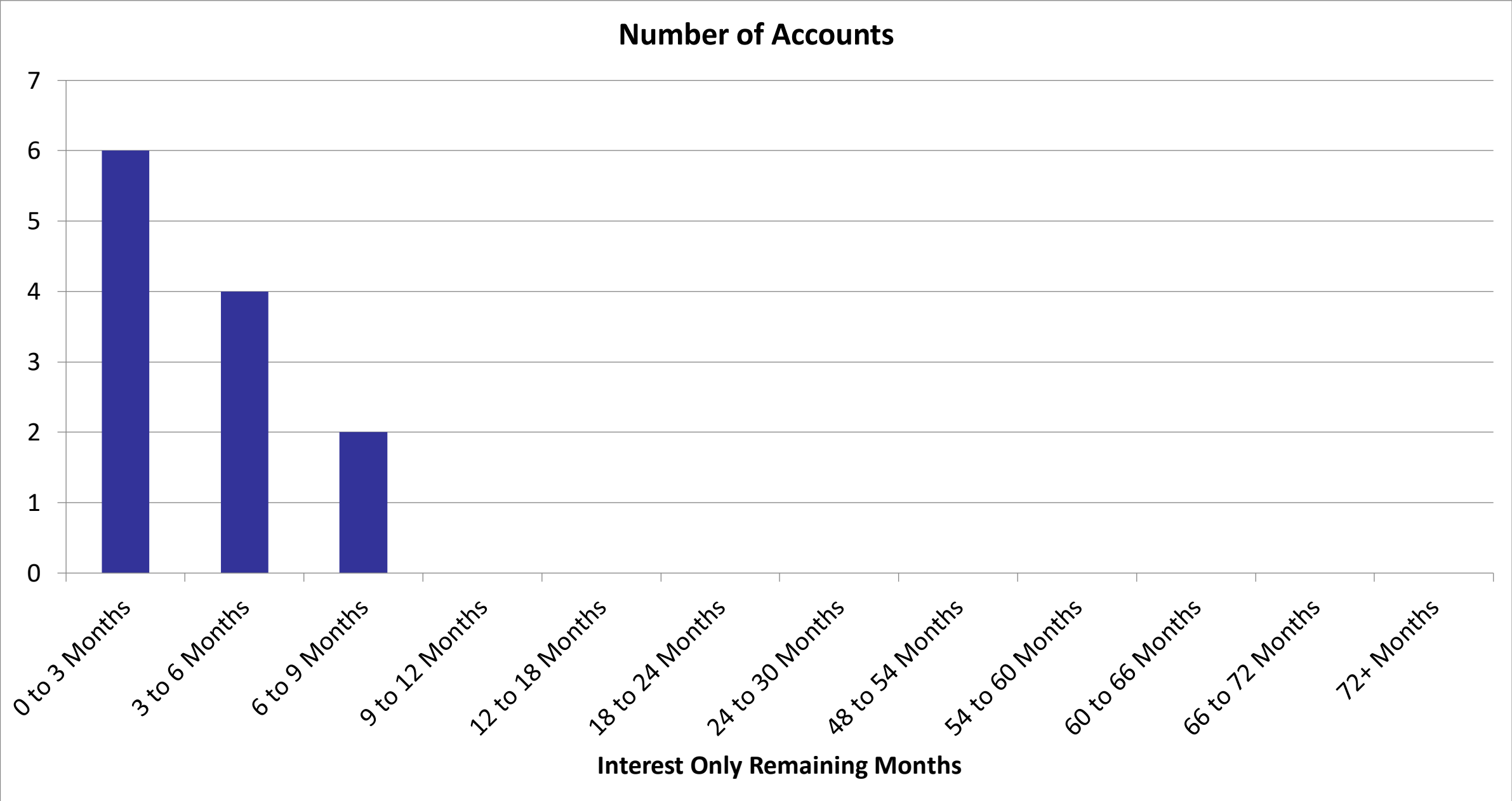


14. Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	236	1.25%	1,300,045	0.05%
1 to 5 Years	1,396	7.41%	42,639,729	1.70%
6 to 15 Years	6,410	34.03%	601,780,252	23.95%
16 to 20 Years	4,266	22.65%	688,069,433	27.39%
21 to 25 Years	3,670	19.48%	651,025,208	25.91%
26 to 30 Years	2,515	13.35%	455,638,088	18.14%
30+ Years	343	1.82%	71,923,888	2.86%
Total	18,836	100.00%	2,512,376,644	100.00%
Weighted Average Remaining Years			19.59	



15. Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	18,824	99.94%	2,510,577,689	99.93%
Interest Only (Standard)	12	0.06%	1,798,955	0.07%
Total	18,836	100.00%	2,512,376,644	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	6	50.00%	1,022,484	56.84%
3 to 6 Months	4	33.33%	470,257	26.14%
6 to 9 Months	2	16.67%	306,213	17.02%
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	12	100.00%	1,798,955	100.00%
Weighted Average Interest Only (Standard) Remaining Term			2.90	



17. Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELoAN	18,829	99.96%	2,511,489,684	99.96%
RETAIL BTL	7	0.04%	886,960	0.04%
Total	18,836	100.00%	2,512,376,644	100.00%