

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

From:	AIB
Month Ending:	30/09/2023
Interest Payments Date:	20/10/2023

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%		Mar-2025	Nov-2058
A2 Notes	XS2131185014	Aaa	AAA	Aaa	AAA	€ 1,731,400,000	100%	0.35% Fixed	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		Mar-2025	Nov-2058
R1A Notes	XS2132421137	n/a	n/a	n/a	n/a	€ 10,000	100%	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		Mar-2025	Nov-2058
R2A Notes	XS2132421483	n/a	n/a	n/a	n/a	€ 10,000	100%	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		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	20/09/2023
Interest Period End Date	20/10/2023
No of days in Interest Period	30
Next Payments Date	20/11/2023

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%	258,454,411	10.1212%	(27,698,487)	230,755,924	9.1356%	0.15	0.13
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	67.8025%	0	1,731,400,000	68.5460%	1.00	1.00
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	7.8830%	0	201,300,000	7.9694%	1.00	1.00
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.3351%	0	110,700,000	4.3826%	1.00	1.00
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.3351%	0	110,700,000	4.3826%	1.00	1.00
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	3.1524%	0	80,500,000	3.1870%	1.00	1.00
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.3692%	0	60,500,000	2.3952%	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%	2,553,594,411	100.0000%	(27,698,487)	2,525,895,924	100.0000%	0.63	0.63

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	4.162%	30	896,406.04	896,406.04	0	0
A2 Notes	XS2131185014	0.350%	30	504,991.66	504,991.66	0	0
B Notes	XS2131185105	4.712%	30	790,438.00	790,438.00	0	0
C Notes	XS2131185873	5.112%	30	471,582.00	471,582.00	0	0
D Notes	XS2131186848	5.512%	30	508,482.00	508,482.00	0	0
E Notes	XS2131189511	6.512%	30	436,846.66	436,846.66	0	0
Z Notes	XS2131190956	8.000%	30	403,333.33	403,333.33	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				4,012,079.69	4,012,079.69	-	-

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	14,923,908	(207,739)	-	14,716,169	14,716,169	-
Total	29,745,000	18,697,908	(207,739)	-	18,490,169	18,490,169	-

Revenue Analysis	
	Euro
Revenue Receipts	6,920,156
Interest from Bank Accounts	0
Class A Liquidity Reserve Fund Excess Amount	207,739
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	7,127,894
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)	(219,605)
Servicer (Haven)	(122,349)
Issuer Profit Fee	(100)
Class A Notes Interest	(1,401,398)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(790,438)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(471,582)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(508,482)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(436,847)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(443,779)
Class Z Notes Interest	(403,333)
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	(1,493,721)
Class R1B Payment	(834,801)
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	-	620,009	(176,230)	443,779	443,779	-

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	9,243,715	(5,220,903)	4,022,812	4,022,812

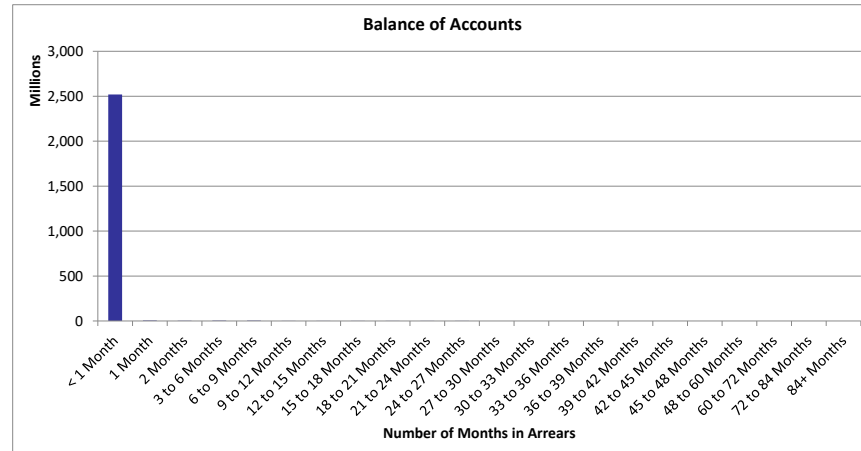
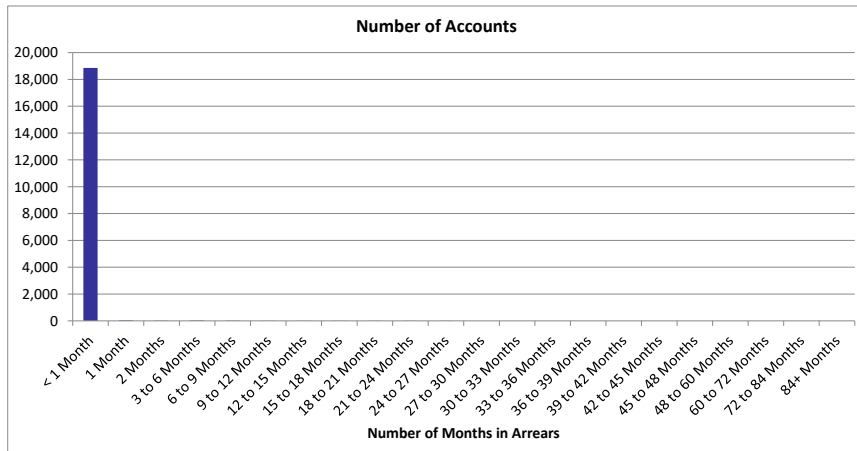
Principal Analysis		Euro
Principal Receipts		27,254,708
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		443,779
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional 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		27,698,487
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;		(27,698,487)
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	2,564,660,518	4,026,483,467
Scheduled Principal Payments and Early Redemptions	27,254,708	1,496,564,731
Charge Offs	0	0
Non-cash movements	(899)	(8,204,840)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,537,406,709	2,537,406,709

Stratification Tables

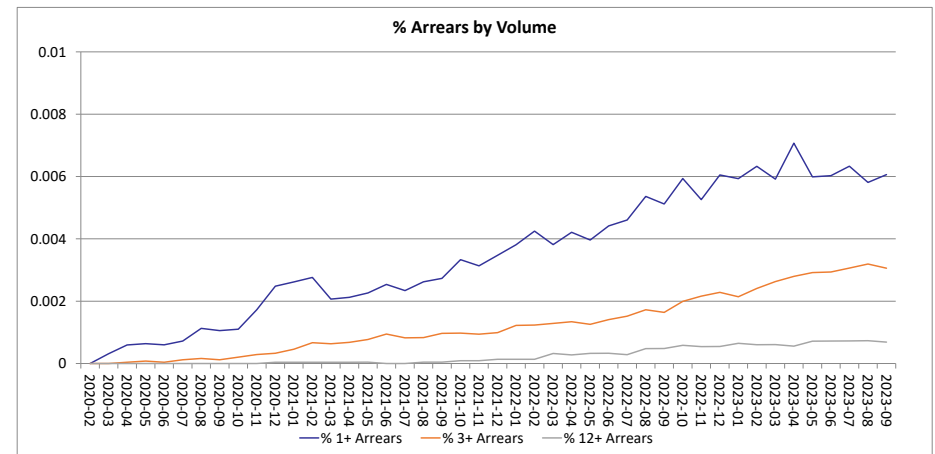
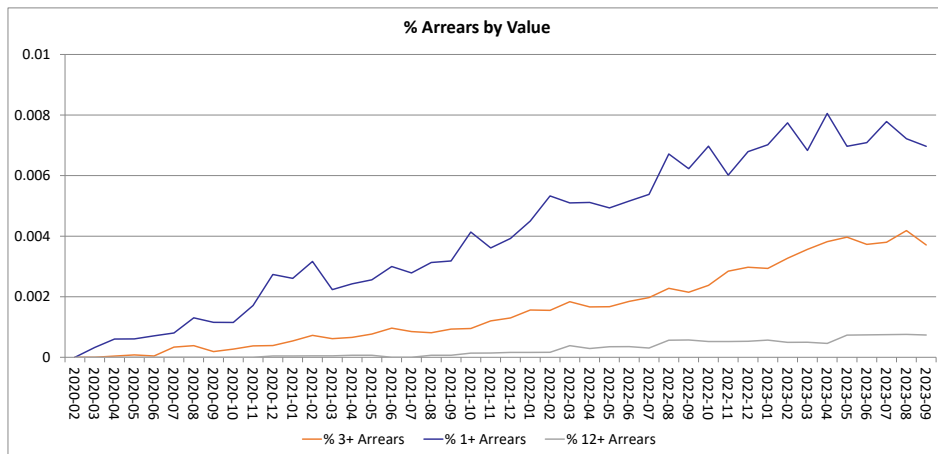
Number of Repayments in Arrears				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	18,854	99.39%	2,519,727,163	99.30%
1 Month	39	0.21%	5,378,710	0.21%
2 Months	18	0.09%	2,885,927	0.11%
3 to 6 Months	25	0.13%	3,621,817	0.14%
6 to 9 Months	18	0.09%	3,711,307	0.15%
9 to 12 Months	2	0.01%	215,535	0.01%
12 to 15 Months	1	0.01%	4,904	0.00%
15 to 18 Months	3	0.02%	714,423	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	5	0.03%	841,661	0.03%
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	18,969	100.00%	2,537,406,709	100.00%



Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
12+ Arrears	1.22	1.94	1.94	1.94	1.94	1.87
3+ Arrears**	10.19	10.49	9.76	9.84	10.73	9.41
1+ Arrears*	21.49	18.43	18.57	20.16	18.51	17.68
Total Arrears	21.49	18.43	18.57	20.16	18.51	17.68
Total Portfolio	2,669.07	2,645.07	2,618.96	2,590.66	2,564.66	2,537.41
Months in Arrears Number of Accounts	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
12+ Arrears	11	14	14	14	14	13
3+ Arrears**	55	57	57	59	61	58
1+ Arrears*	139	117	117	122	111	115
Total Arrears	139	117	117	122	111	115
Total Portfolio	19,661	19,534	19,412	19,264	19,108	18,969

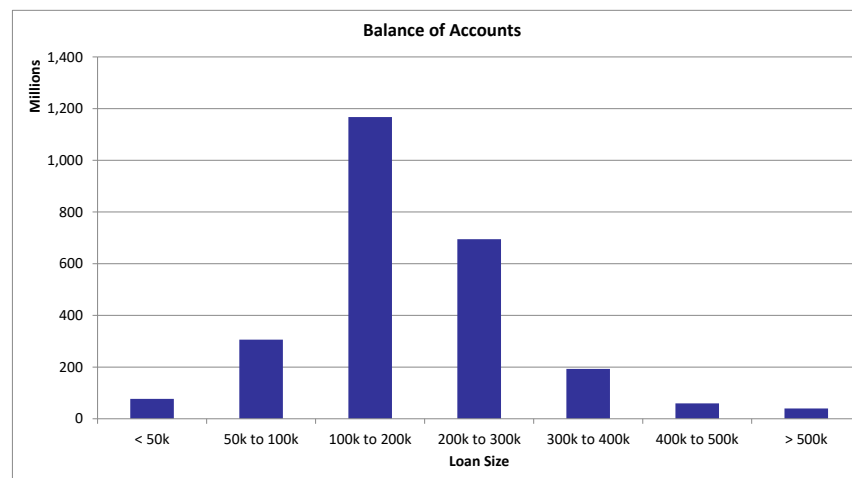
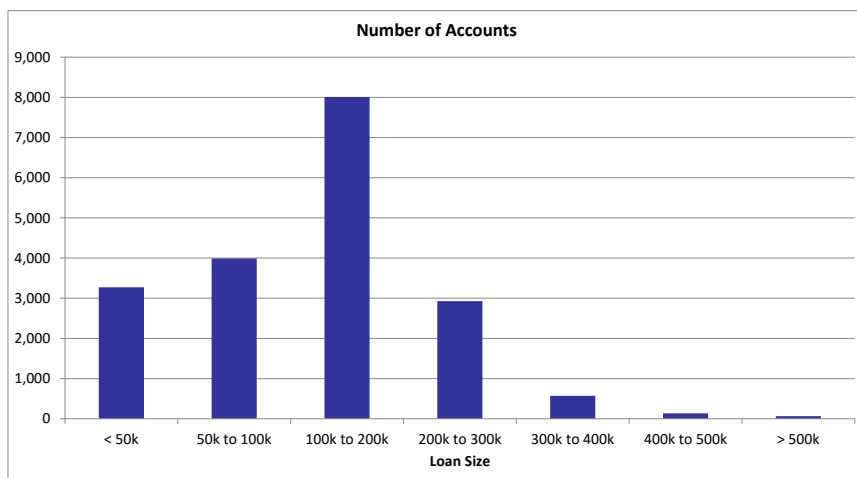
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

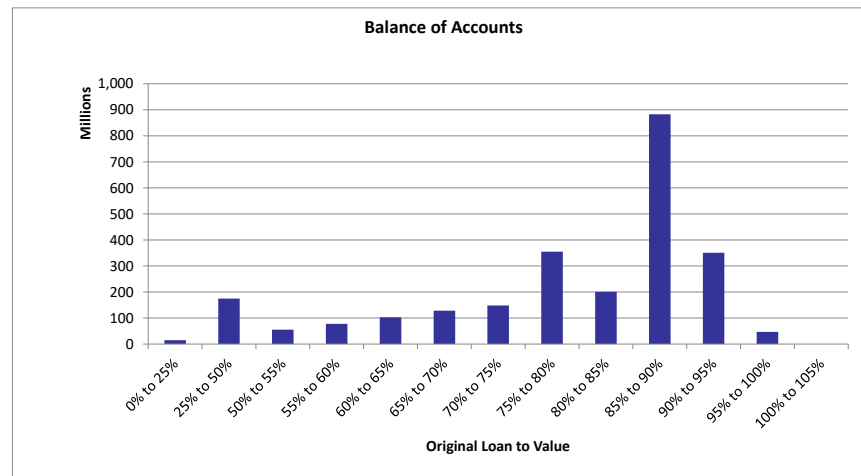
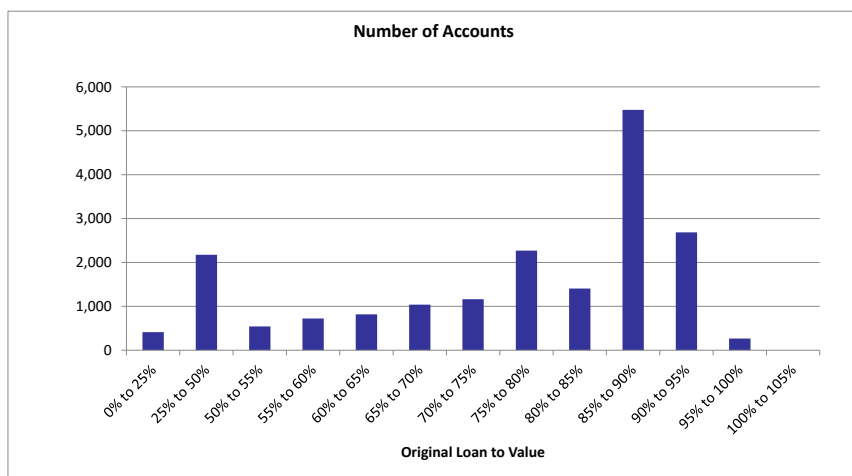


Cure Rates - Last 6 Months						
	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
Total Cases Any Arrears	193	186	186	193	190	197
Total Cured to 0 Arrears	28	35	32	30	38	37
% Cure Rate to 0 Arrears	14.51%	18.82%	17.20%	15.54%	20.00%	18.78%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,272	17.25%	77,064,912	3.04%
50k to 100k	3,990	21.03%	305,981,211	12.06%
100k to 200k	8,008	42.22%	1,167,524,590	46.01%
200k to 300k	2,928	15.44%	694,721,853	27.38%
300k to 400k	571	3.01%	192,776,207	7.60%
400k to 500k	134	0.71%	59,432,613	2.34%
> 500k	66	0.35%	39,905,324	1.57%
Total	18,969	100.00%	2,537,406,709	100.00%
Weighted Average Loan Size			133,765.97	

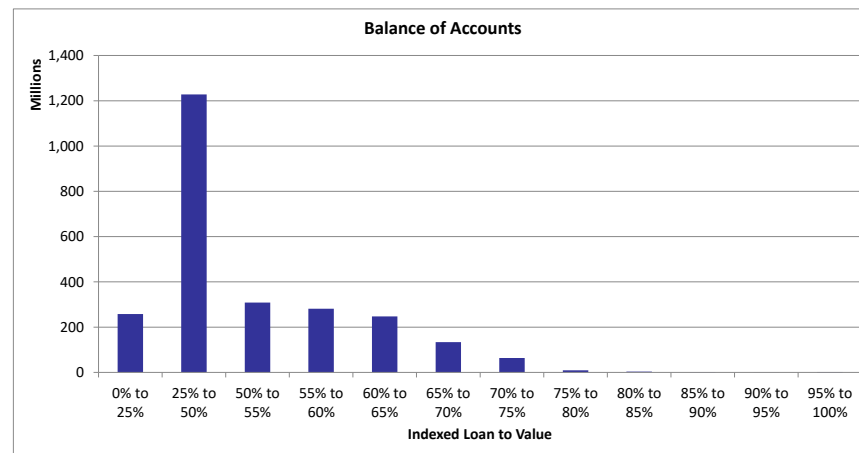
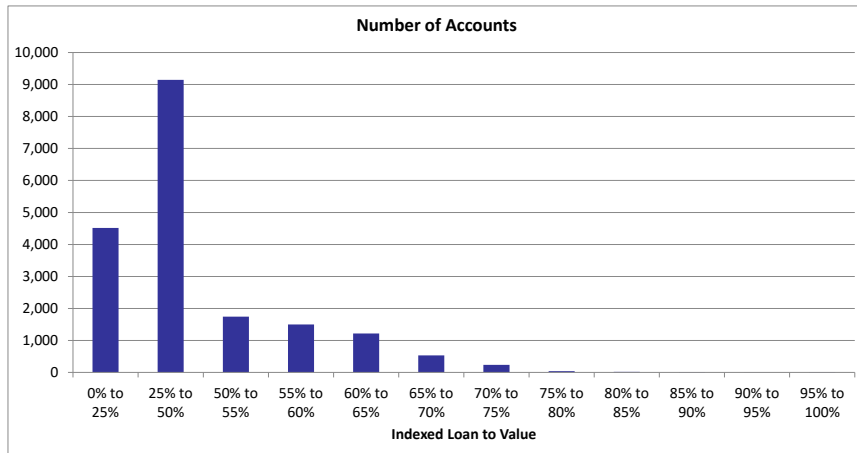


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	411	2.17%	15,009,638	0.59%
25% to 50%	2,175	11.47%	174,746,717	6.89%
50% to 55%	541	2.85%	55,223,633	2.18%
55% to 60%	722	3.81%	77,531,926	3.06%
60% to 65%	816	4.30%	102,860,874	4.05%
65% to 70%	1,039	5.48%	128,404,150	5.06%
70% to 75%	1,163	6.13%	148,010,921	5.83%
75% to 80%	2,269	11.96%	354,776,648	13.98%
80% to 85%	1,405	7.41%	200,761,995	7.91%
85% to 90%	5,476	28.87%	882,681,185	34.79%
90% to 95%	2,685	14.15%	350,781,769	13.82%
95% to 100%	267	1.41%	46,617,254	1.84%
100% to 105%	0	0.00%	0	0.00%
Total	18,969	100.00%	2,537,406,709	100.00%
Weighted Average Original LTV			79.26%	

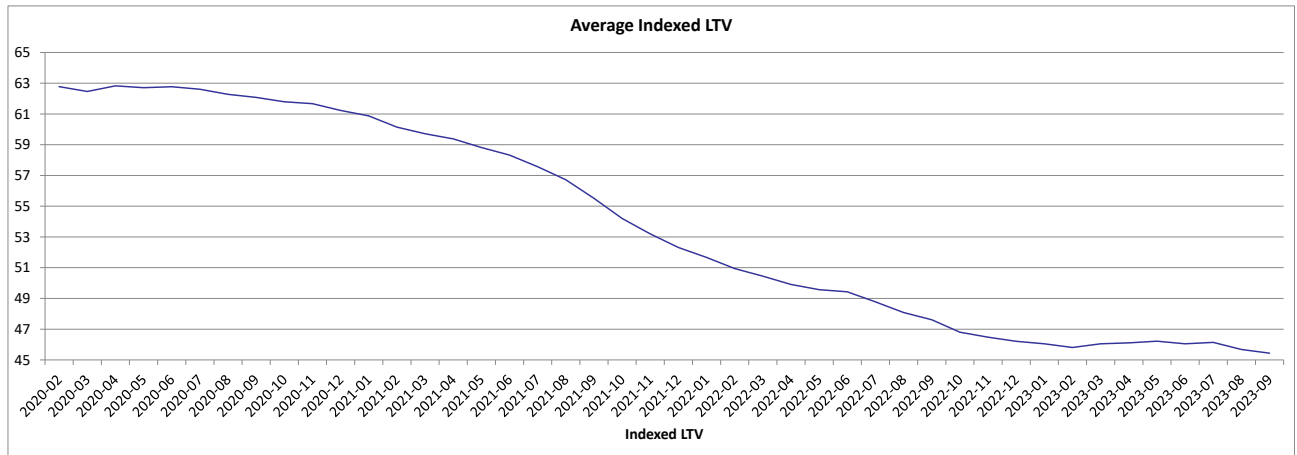


*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

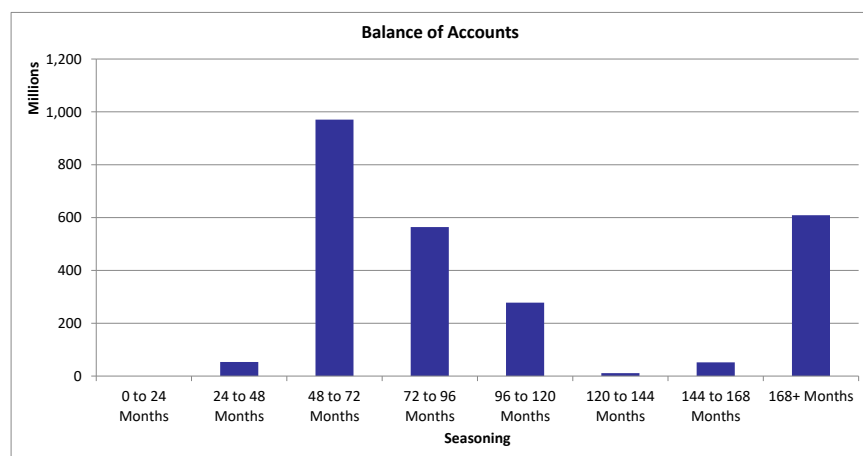
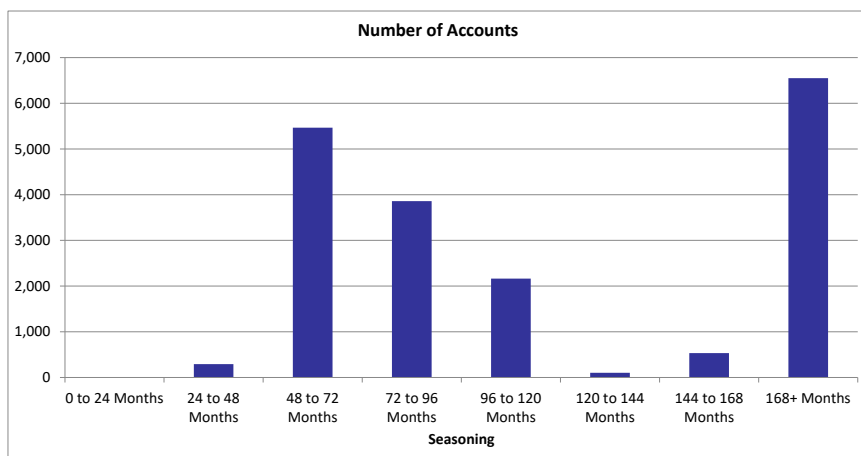
Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	4,516	23.81%	258,039,676	10.17%
25% to 50%	9,144	48.20%	1,228,191,603	48.40%
50% to 55%	1,743	9.19%	308,399,963	12.15%
55% to 60%	1,500	7.91%	281,131,707	11.08%
60% to 65%	1,217	6.42%	247,250,658	9.74%
65% to 70%	533	2.81%	133,640,809	5.27%
70% to 75%	237	1.25%	63,901,163	2.52%
75% to 80%	41	0.22%	9,530,969	0.38%
80% to 85%	16	0.08%	3,633,434	0.14%
85% to 90%	9	0.05%	1,682,268	0.07%
90% to 95%	2	0.01%	284,085	0.01%
95% to 100%	11	0.08%	1,720,375	0.06%
Total	18,969	100.00%	2,537,406,709	100.00%
Weighted Average Indexed LTV			45.44%	



Average Indexed LTV - Last 6 Months						
	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
Indexed LTV	46.11	46.22	46.05	46.14	45.68	45.44

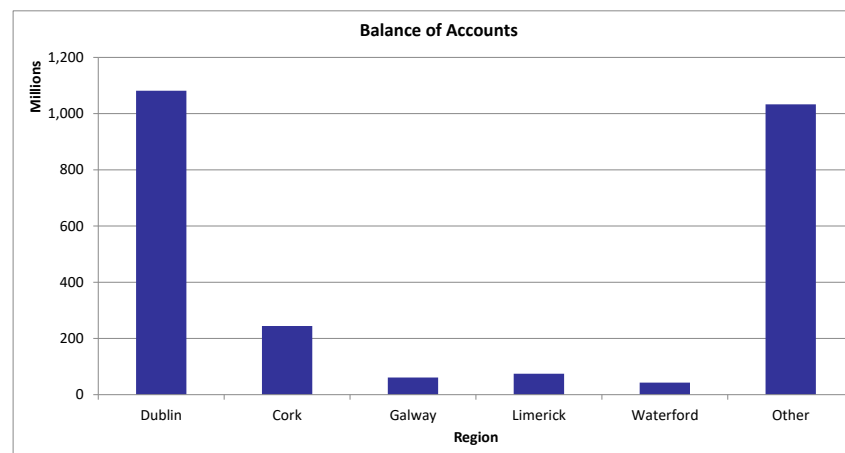
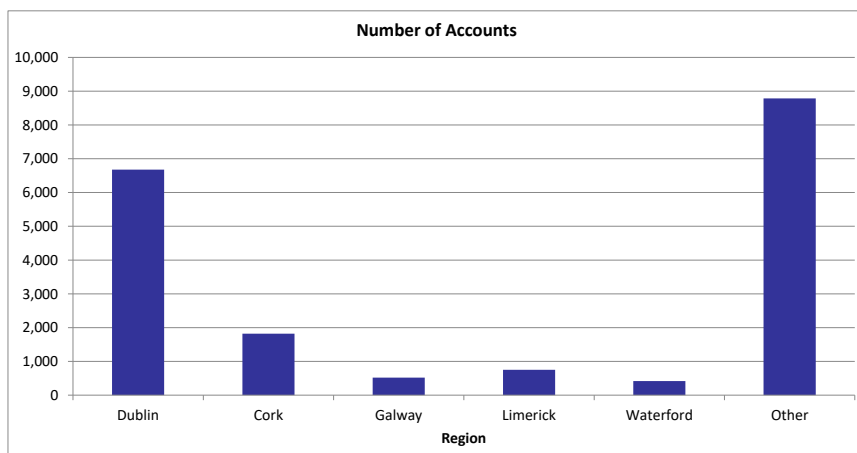


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	292	1.54%	53,226,541	2.10%
48 to 72 Months	5,467	28.82%	970,393,690	38.24%
72 to 96 Months	3,859	20.34%	564,059,508	22.23%
96 to 120 Months	2,164	11.41%	277,911,827	10.95%
120 to 144 Months	104	0.55%	10,924,702	0.43%
144 to 168 Months	534	2.82%	51,899,376	2.05%
168+ Months	6,549	34.52%	608,991,066	24.00%
Total	18,969	100.00%	2,537,406,709	100.00%
Weighted Average Seasoning			106.48	

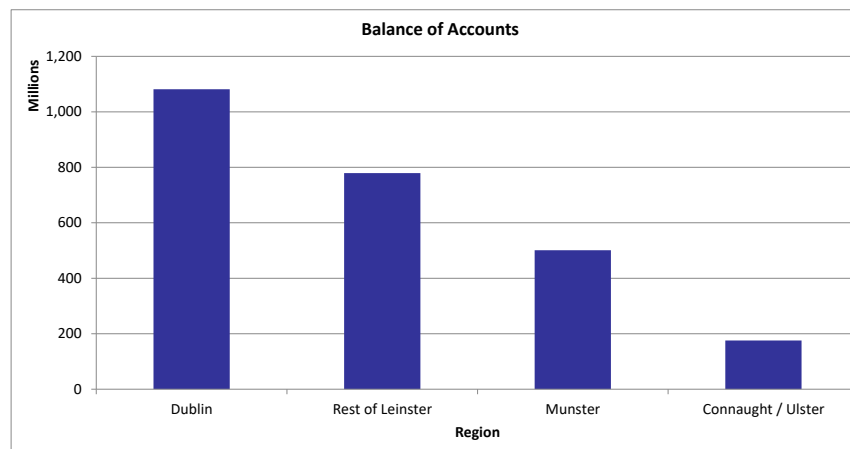
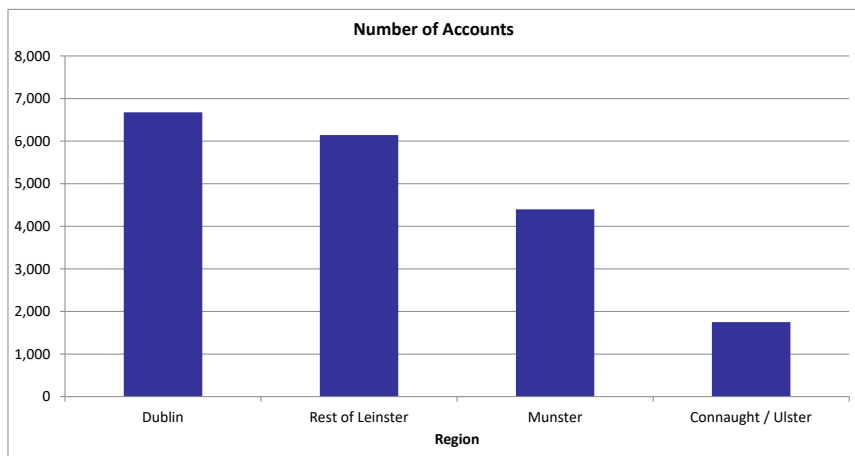


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	258	1.36%	26,505,711	1.04%
CAVAN	160	0.84%	16,493,039	0.65%
CLARE	472	2.49%	45,356,278	1.79%
CORK	1,821	9.60%	244,335,001	9.63%
DONEGAL	379	2.00%	30,538,804	1.20%
DUBLIN	6,677	35.20%	1,081,587,261	42.63%
GALWAY	518	2.73%	61,202,257	2.41%
KERRY	485	2.56%	48,029,845	1.89%
KILDARE	1,383	7.29%	197,003,849	7.76%
KILKENNY	254	1.34%	28,070,722	1.11%
LAOIS	305	1.61%	33,256,622	1.31%
LEITRIM	57	0.30%	4,736,464	0.19%
LIMERICK	751	3.96%	74,387,978	2.93%
LONGFORD	72	0.38%	6,168,253	0.24%
LOUTH	817	4.31%	92,803,190	3.66%
MAYO	240	1.27%	21,809,993	0.86%
MEATH	1,433	7.55%	192,720,959	7.60%
MONAGHAN	90	0.47%	9,494,090	0.37%
OFFALY	190	1.00%	19,522,979	0.77%
ROSCOMMON	109	0.57%	11,357,268	0.45%
SLIGO	197	1.04%	19,871,592	0.78%
TIPPERARY	454	2.39%	46,137,754	1.82%
WATERFORD	416	2.19%	42,913,600	1.69%
WESTMEATH	271	1.43%	27,961,090	1.10%
WEXFORD	389	2.05%	43,488,892	1.71%
WICKLOW	771	4.06%	111,653,218	4.40%
Total	18,969	100.00%	2,537,406,709	100.00%

Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,677	35.20%	1,081,587,261	42.63%
Cork	1,821	9.60%	244,335,001	9.63%
Galway	518	2.73%	61,202,257	2.41%
Limerick	751	3.96%	74,387,978	2.93%
Waterford	416	2.19%	42,913,600	1.69%
Other	8,786	46.32%	1,032,980,613	40.71%
Total	18,969	100.00%	2,537,406,709	100.00%

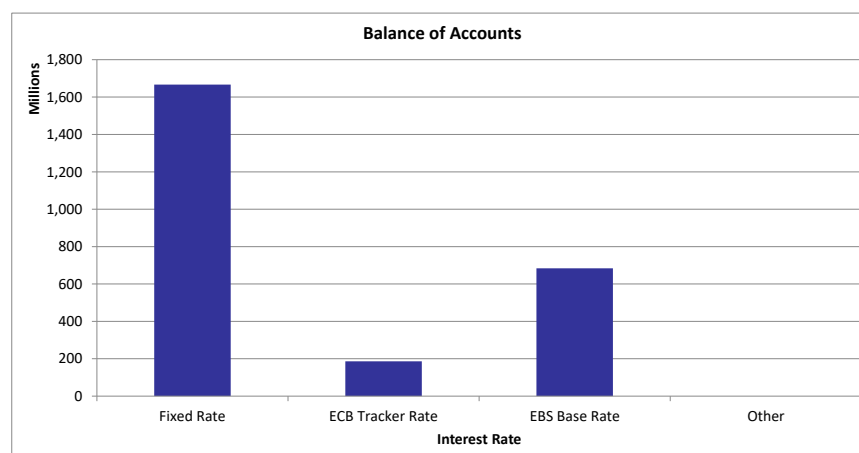
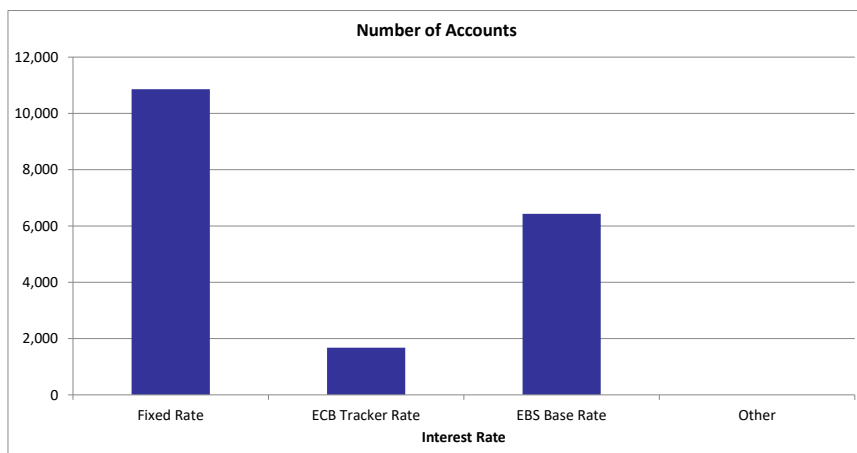


Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,677	35.20%	1,081,587,261	42.63%
Rest of Leinster	6,143	32.38%	779,155,486	30.71%
Munster	4,399	23.19%	501,160,456	19.75%
Connaught / Ulster	1,750	9.23%	175,503,506	6.92%
Total	18,969	100.00%	2,537,406,709	100.00%

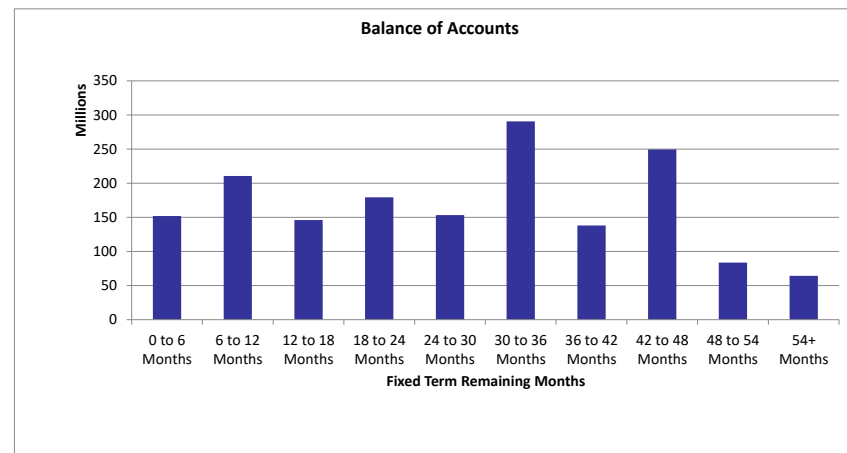
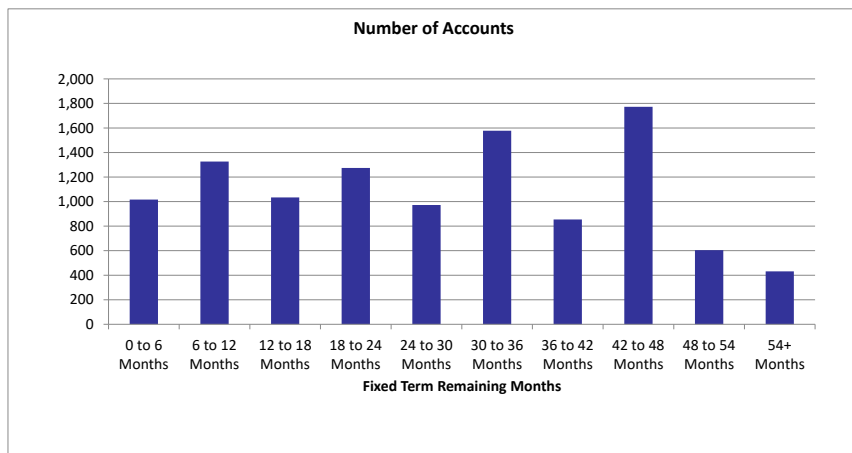


Interest Rate				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	10,861	57.26%	1,667,083,864	65.70%
ECB Tracker Rate	1,676	8.84%	186,265,969	7.34%
EBS Base Rate	6,432	33.91%	684,056,876	26.96%
Other	0	0.00%	0	0.00%
Total	18,969	100.00%	2,537,406,709	100.00%

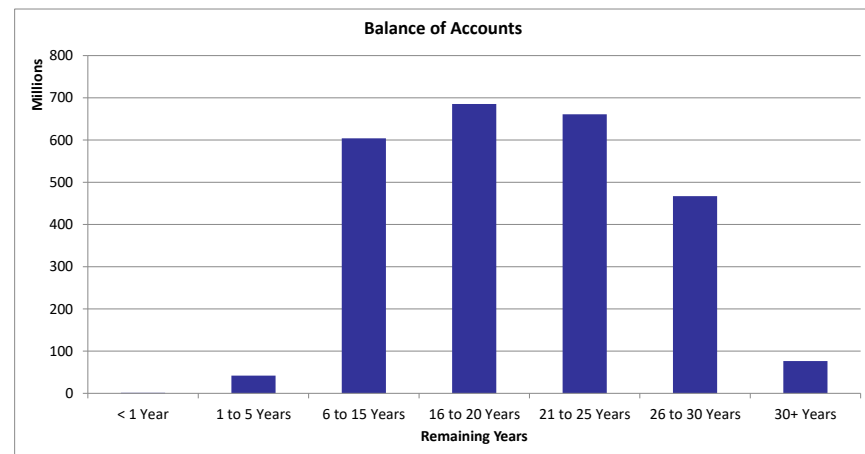
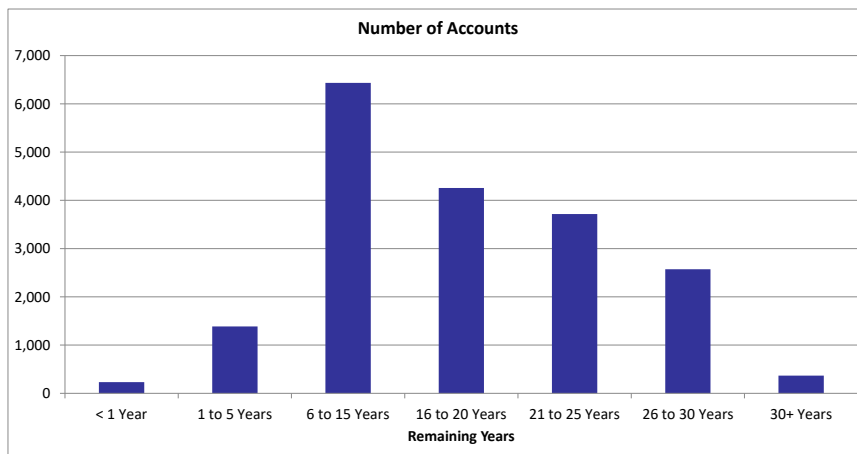
Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	10,861	2.76
ECB Tracker Rate	1,676	5.65
EBS Base Rate	6,432	4.07
Other	0	0.00
Weighted Average Interest Rate		3.29



Fixed Term Remaining Months				
Fixed Term Remaining Months	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 6 Months	1,017	9.36%	151,903,603	9.11%
6 to 12 Months	1,326	12.21%	210,656,978	12.64%
12 to 18 Months	1,034	9.52%	145,902,110	8.75%
18 to 24 Months	1,274	11.73%	179,402,427	10.76%
24 to 30 Months	972	8.95%	153,231,364	9.19%
30 to 36 Months	1,577	14.52%	290,654,458	17.44%
36 to 42 Months	854	7.86%	137,937,352	8.27%
42 to 48 Months	1,772	16.32%	249,519,469	14.97%
48 to 54 Months	604	5.56%	83,690,108	5.02%
54+ Months	431	3.97%	64,185,995	3.85%
Total	10,861	100.00%	1,667,083,864	100.00%
Weighted Fixed Term Remaining Months			29.45	

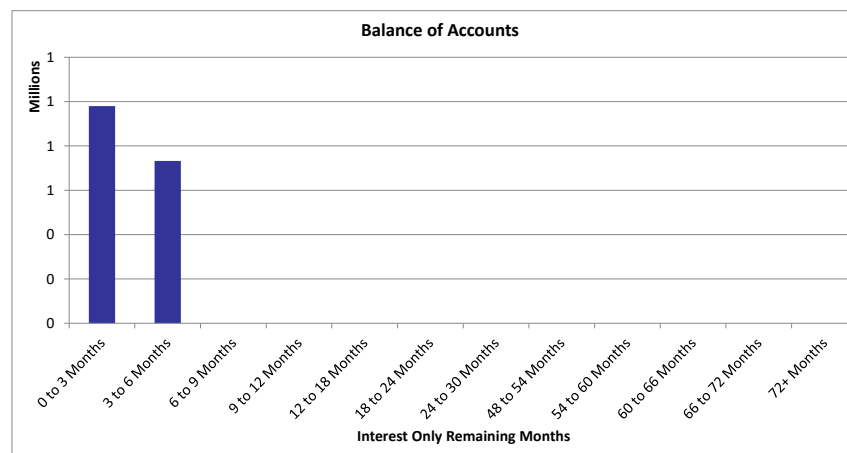
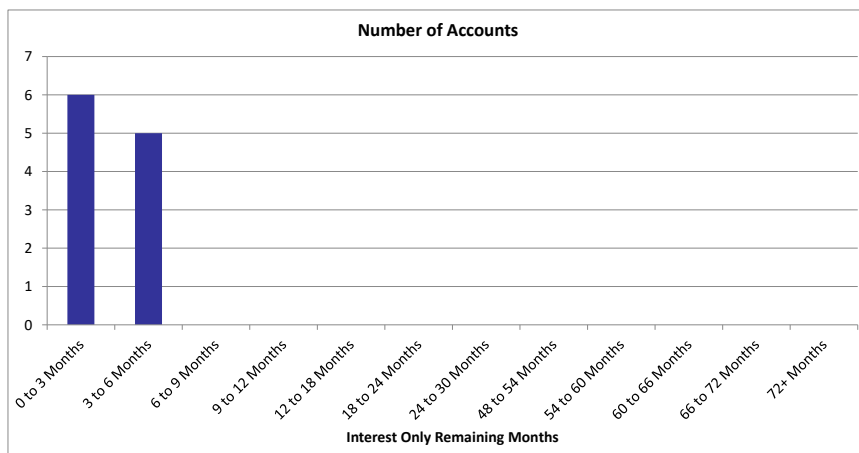


14 Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	233	1.23%	1,285,988	0.05%
1 to 5 Years	1,387	7.31%	42,087,896	1.66%
6 to 15 Years	6,435	33.92%	604,007,146	23.80%
16 to 20 Years	4,257	22.44%	685,438,603	27.01%
21 to 25 Years	3,717	19.60%	660,894,096	26.05%
26 to 30 Years	2,573	13.56%	467,115,133	18.41%
30+ Years	367	1.93%	76,577,846	3.02%
Total	18,969	100.00%	2,537,406,709	100.00%
Weighted Average Remaining Years			19.58	



16 Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	18,958	99.94%	2,535,694,585	99.93%
Interest Only (Standard)	11	0.06%	1,712,124	0.07%
Total	18,969	100.00%	2,537,406,709	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	6	54.55%	979,758	57.22%
3 to 6 Months	5	45.45%	732,366	42.78%
6 to 9 Months	0	0.00%	0	0.00%
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	11	100.00%	1,712,124	100.00%
Weighted Average Interest Only (Standard) Remaining Term			2.43	



Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELOAN	18,962	99.96%	2,536,515,104	99.96%
RETAIL BTL	7	0.04%	891,605	0.04%
Total	18,969	100.00%	2,537,406,709	100.00%