

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

| | |
|-------------------------|------------|
| From: | AIB |
| Month Ending: | 31/01/2021 |
| Interest Payments Date: | 22/02/2021 |

| 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 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(lo) | € 201,300,000 | 100% | 1 Month EURIBOR | 0.95% | 1.90% | Mar-2025 | Nov-2058 |
| C Notes | XS2131185873 | A1 | A(lo) | A1 | A(lo) | € 110,700,000 | 100% | 1 Month EURIBOR | 1.35% | 2.35% | Mar-2025 | Nov-2058 |
| D Notes | XS2131186848 | Baa3 | BBB(lo) | Baa3 | BBB(lo) | € 110,700,000 | 100% | 1 Month EURIBOR | 1.75% | 2.75% | Mar-2025 | Nov-2058 |
| E Notes | XS2131189511 | B3 | BBB(lo) | B3 | BBB(lo) | € 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 | 20/01/2021 |
| Interest Period End Date | 22/02/2021 |
| No of days in Interest Period | 33 |
| Next Payments Date | 22/03/2021 |

| 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% | 1,372,601,289 | 37.4236% | (35,338,923) | 1,337,262,367 | 36.8148% | 0.79 | 0.77 |
| A2 Notes | XS2131185014 | 1,731,400,000 | 42.9997% | 1,731,400,000 | 47.2062% | 0 | 1,731,400,000 | 47.6654% | 1.00 | 1.00 |
| B Notes | XS2131185105 | 201,300,000 | 4.9993% | 201,300,000 | 5.4884% | 0 | 201,300,000 | 5.5418% | 1.00 | 1.00 |
| C Notes | XS2131185873 | 110,700,000 | 2.7493% | 110,700,000 | 3.0182% | 0 | 110,700,000 | 3.0476% | 1.00 | 1.00 |
| D Notes | XS2131186848 | 110,700,000 | 2.7493% | 110,700,000 | 3.0182% | 0 | 110,700,000 | 3.0476% | 1.00 | 1.00 |
| E Notes | XS2131189511 | 80,500,000 | 1.9992% | 80,500,000 | 2.1948% | 0 | 80,500,000 | 2.2162% | 1.00 | 1.00 |
| Z Notes | XS2131190956 | 60,500,000 | 1.5025% | 60,500,000 | 1.6495% | 0 | 60,500,000 | 1.6656% | 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% | 3,667,741,289 | 100.0000% | (35,338,923) | 3,632,402,367 | 100.0000% | 0.91 | 0.90 |

| 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% | 33 | - | - | 0 | 0 |
| A2 Notes | XS2131185014 | 0.350% | 33 | 555,490.83 | 555,490.83 | 0 | 0 |
| B Notes | XS2131185105 | 0.383% | 33 | 70,673.07 | 70,673.07 | 0 | 0 |
| C Notes | XS2131185873 | 0.783% | 33 | 79,454.92 | 79,454.92 | 0 | 0 |
| D Notes | XS2131186848 | 1.183% | 33 | 120,044.92 | 120,044.92 | 0 | 0 |
| E Notes | XS2131189511 | 2.183% | 33 | 161,087.20 | 161,087.20 | 0 | 0 |
| Z Notes | XS2131190956 | 8.000% | 33 | 443,666.66 | 443,666.66 | 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 | | | | 1,430,417.60 | 1,430,417.60 | - | - |

| 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 | 23,280,010 | (265,042) | - | 23,014,968 | 23,014,968 | - |
| Total | 29,745,000 | 27,054,010 | (265,042) | - | 26,788,968 | 26,788,968 | - |

| Revenue Analysis | |
|---|------------------|
| | Euro |
| Revenue Receipts | 9,037,915 |
| Interest from Bank Accounts | 0 |
| Class A Liquidity Reserve Fund Excess Amount | 265,042 |
| 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 | 9,302,957 |
| 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 | (34,039) |
| any amounts payable by the Issuer to third parties | (3,000) |
| Servicer (EBS) | (350,508) |
| Servicer (Haven) | (188,604) |
| Issuer Profit Fee | (100) |
| Class A Notes Interest | (555,491) |
| Class A Liquidity Reserve Fund Required Amount | 0 |
| Class A Principal Deficiency Sub-Ledger | 0 |
| Class B Notes Interest | (70,673) |
| Class B Principal Deficiency Sub-Ledger | 0 |
| Class C Notes Interest | (79,455) |
| Class C Principal Deficiency Sub-Ledger | 0 |
| Class D Notes Interest | (120,045) |
| Class D Principal Deficiency Sub-Ledger | 0 |
| Class E Notes Interest | (161,087) |
| Class E Principal Deficiency Sub-Ledger | 0 |
| General Reserve Fund Required Amount | 0 |
| Class Z Principal Deficiency Sub-Ledger | (31,212) |
| Class Z Notes Interest | (443,667) |
| 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 | (4,721,432) |
| Class R1B Payment | (2,542,186) |
| 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 | - | 31,212 | - | 31,212 | 31,212 | - |

| 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 | 404,236 | (122,344) | 281,892 | 281,892 |

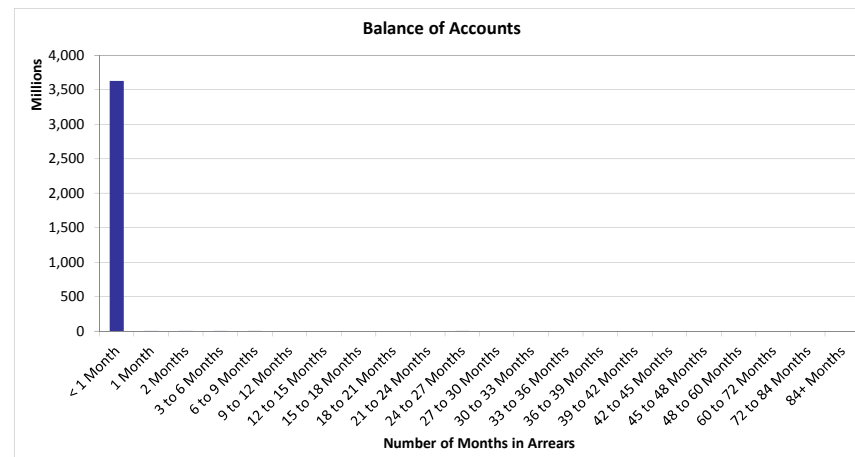
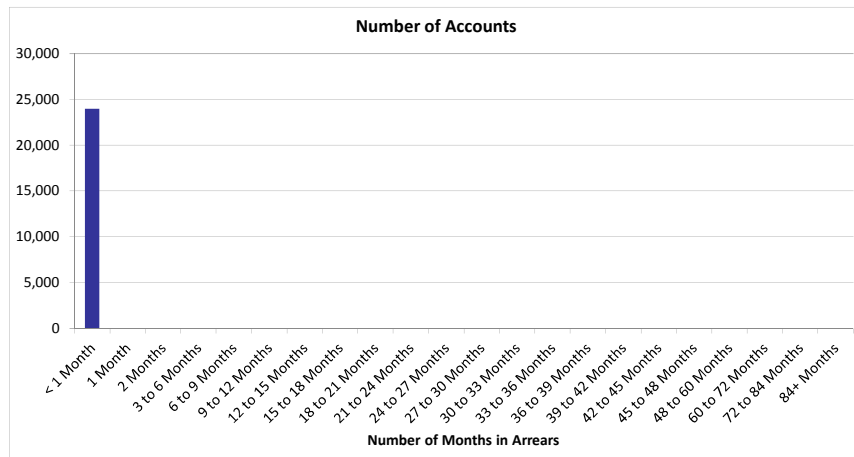
| Principal Analysis | | Euro |
|---|--|-------------------|
| Principal Receipts | | 35,307,710 |
| Proceeds of issue of the Class R1 Notes and the Class R2 Note | | 0 |
| Any credit to the Principal Deficiency Ledgers | | 31,212 |
| Any other Available Principal receipts | | 0 |
| The excess of the 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 | | 35,338,923 |
| 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; | | (35,338,923) |
| 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 | 3,675,768,396 | 4,026,483,467 |
| Scheduled Principal Payments and Early Redemptions | 35,307,710 | 393,799,208 |
| Non-cash movements | (9,287) | (7,828,193) |
| Mortgages Repurchased by Sellers | 0 | 42,480 |
| Closing Mortgage Principal Balance | 3,640,469,973 | 3,640,469,973 |

Stratification Tables

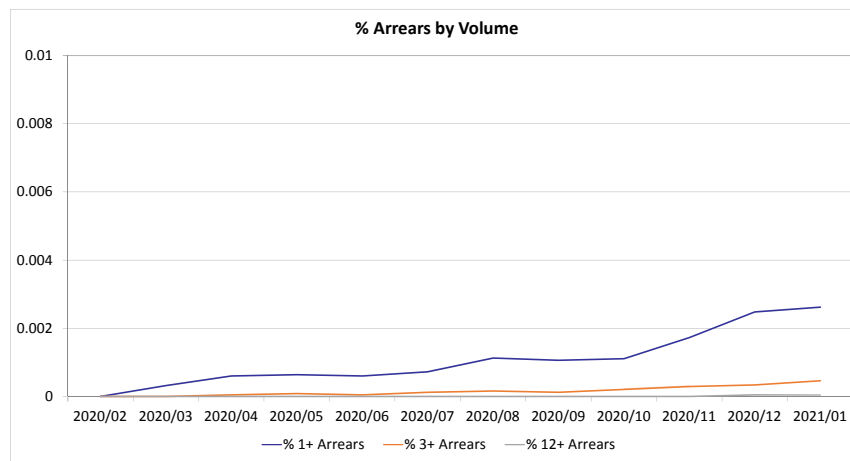
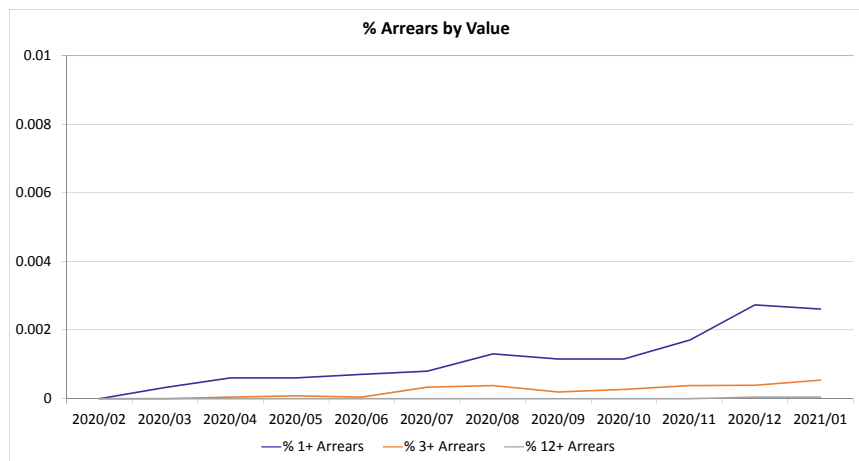
| Number of Repayments in Arrears | | | | |
|---------------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Number of Months In Arrears | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| < 1 Month | 23,995 | 99.74% | 3,630,978,224 | 99.74% |
| 1 Month | 39 | 0.16% | 5,442,591 | 0.15% |
| 2 Months | 13 | 0.05% | 2,086,477 | 0.06% |
| 3 to 6 Months | 8 | 0.03% | 1,563,014 | 0.04% |
| 6 to 9 Months | 2 | 0.01% | 235,547 | 0.01% |
| 9 to 12 Months | 0 | 0.00% | 0 | 0.00% |
| 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 | 1 | 0.00% | 164,119 | 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 | 24,058 | 100.00% | 3,640,469,973 | 100.00% |



| Repayments in Arrears - Last 6 Months | | | | | | |
|---|----------|----------|----------|----------|----------|----------|
| Months in Arrears Value of Accounts (€m) | Aug-20 | Sep-20 | Oct-20 | Nov-20 | Dec-20 | Jan-21 |
| 12+ Arrears | 0.00 | 0.00 | 0.00 | 0.00 | 0.16 | 0.16 |
| 3+ Arrears** | 1.47 | 0.72 | 1.01 | 1.40 | 1.43 | 1.96 |
| 1+ Arrears* | 5.01 | 4.39 | 4.33 | 6.36 | 10.05 | 9.49 |
| Total Arrears | 5.01 | 4.39 | 4.33 | 6.36 | 10.05 | 9.49 |
| Total Portfolio | 3,838.03 | 3,802.96 | 3,764.46 | 3,719.13 | 3,675.77 | 3,640.47 |
| Months in Arrears Number of Accounts | Aug-20 | Sep-20 | Oct-20 | Nov-20 | Dec-20 | Jan-21 |
| 12+ Arrears | 0 | 0 | 0 | 0 | 1 | 1 |
| 3+ Arrears** | 4 | 3 | 5 | 7 | 8 | 11 |
| 1+ Arrears* | 28 | 26 | 27 | 42 | 60 | 63 |
| Total Arrears | 28 | 26 | 27 | 42 | 60 | 63 |
| Total Portfolio | 24,800 | 24,661 | 24,519 | 24,347 | 24,180 | 24,058 |

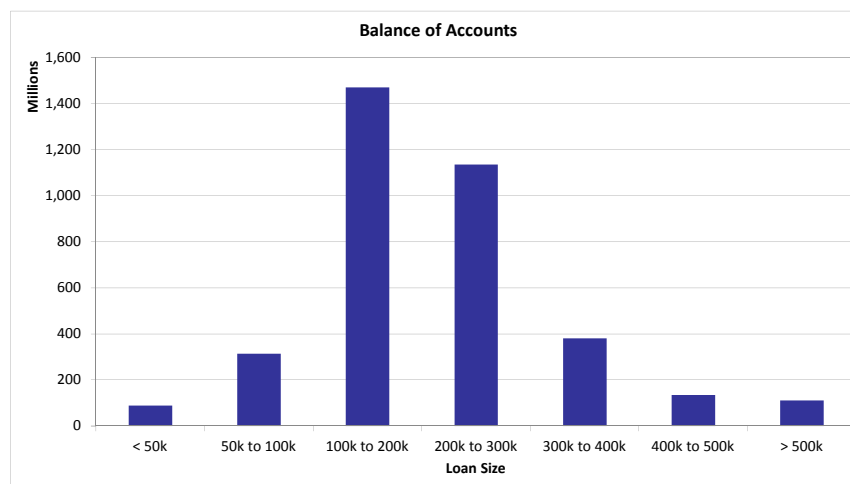
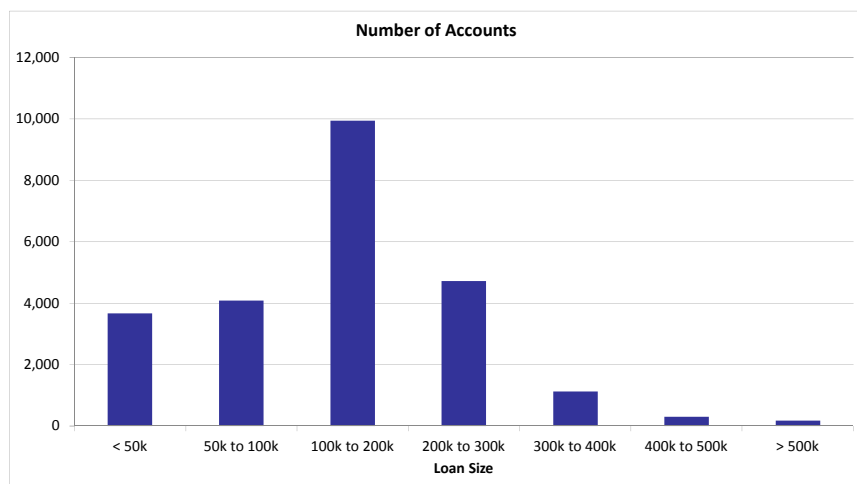
* 1+ Arrears includes loans in 3+ and 12+ Arrears

** 3+ Arrears includes loans in 12+ Arrears

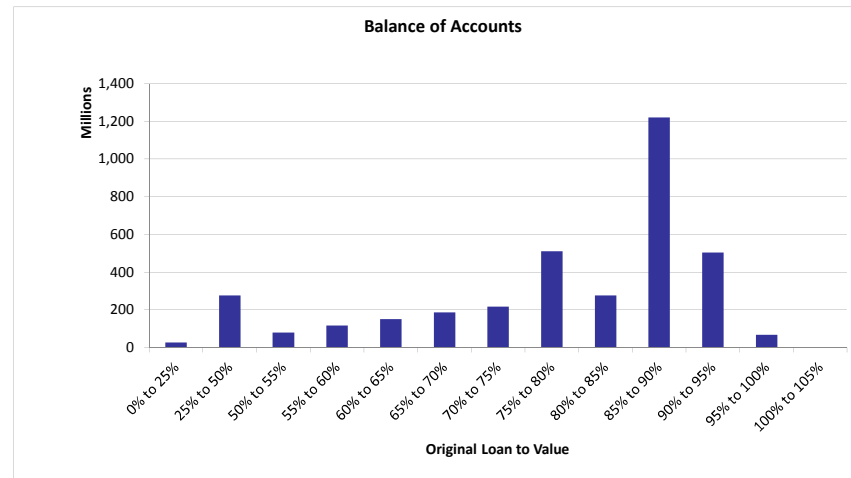
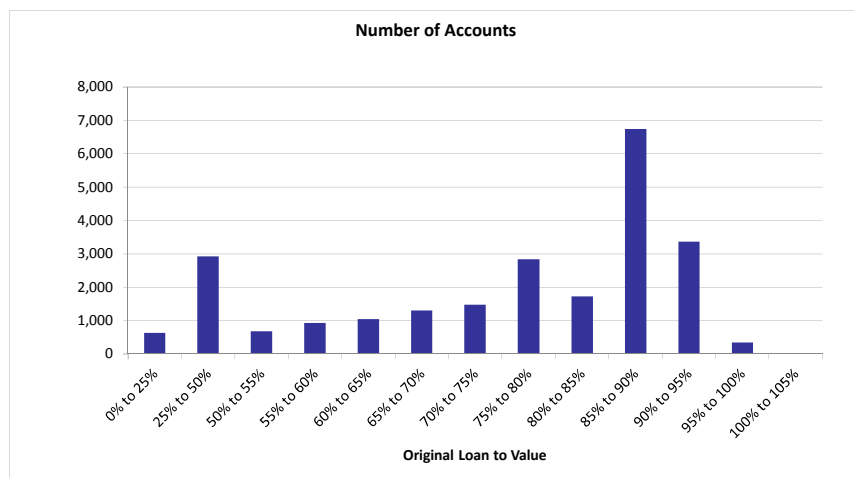


| Cure Rates - Last 6 Months | | | | | | |
|----------------------------|--------|--------|--------|--------|--------|--------|
| | Aug-20 | Sep-20 | Oct-20 | Nov-20 | Dec-20 | Jan-21 |
| Total Cases Any Arrears | 52 | 49 | 46 | 68 | 91 | 98 |
| Total Cured to 0 Arrears | 24 | 27 | 20 | 13 | 22 | 31 |
| % Cure Rate to 0 Arrears | 46.15% | 55.10% | 43.48% | 19.12% | 24.18% | 31.63% |

| Loan Size | | | | |
|----------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Loan Size | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| < 50k | 3,668 | 15.25% | 88,763,744 | 2.44% |
| 50k to 100k | 4,091 | 17.00% | 314,625,027 | 8.64% |
| 100k to 200k | 9,954 | 41.38% | 1,471,260,760 | 40.41% |
| 200k to 300k | 4,727 | 19.65% | 1,136,417,836 | 31.22% |
| 300k to 400k | 1,127 | 4.68% | 381,642,829 | 10.48% |
| 400k to 500k | 310 | 1.29% | 135,821,657 | 3.73% |
| > 500k | 181 | 0.75% | 111,938,119 | 3.07% |
| Total | 24,058 | 100.00% | 3,640,469,973 | 100.00% |
| Weighted Average Loan Size | | | 151,320.56 | |

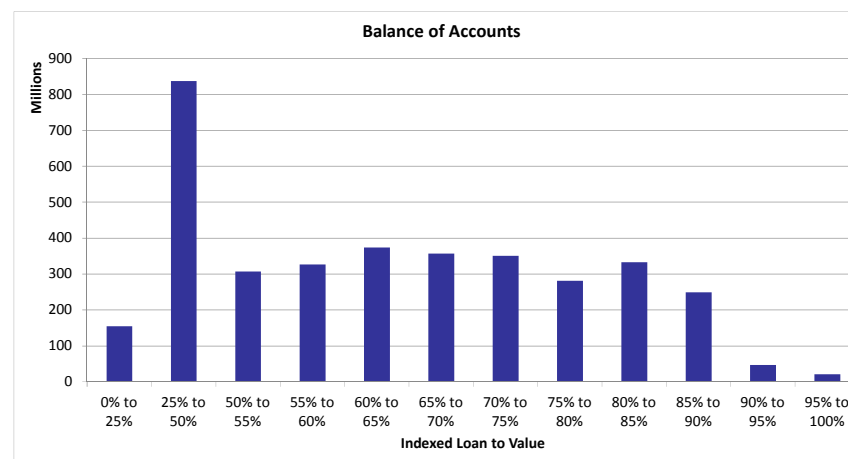
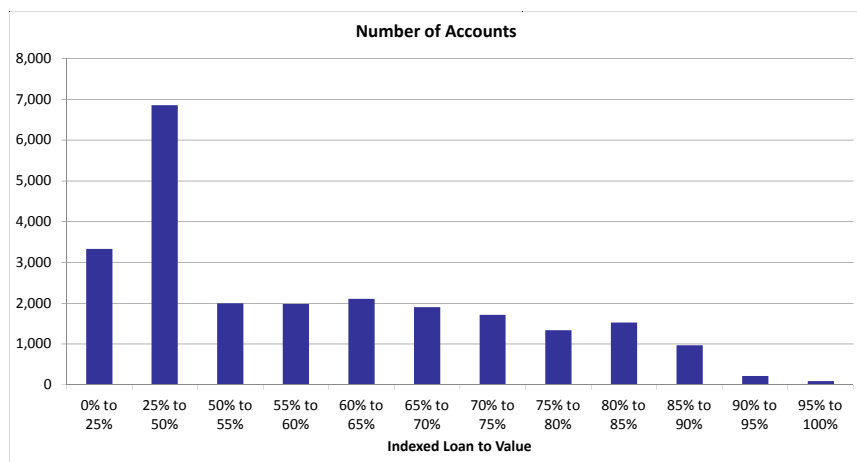


| Original LTV | | | | |
|-------------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Original LTV | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| 0% to 25% | 638 | 2.65% | 27,766,106 | 0.76% |
| 25% to 50% | 2,929 | 12.17% | 276,867,354 | 7.61% |
| 50% to 55% | 686 | 2.85% | 79,848,613 | 2.19% |
| 55% to 60% | 936 | 3.89% | 117,805,731 | 3.24% |
| 60% to 65% | 1,049 | 4.36% | 150,847,010 | 4.14% |
| 65% to 70% | 1,303 | 5.42% | 187,338,376 | 5.15% |
| 70% to 75% | 1,480 | 6.15% | 216,522,702 | 5.95% |
| 75% to 80% | 2,838 | 11.80% | 510,841,395 | 14.03% |
| 80% to 85% | 1,726 | 7.17% | 277,623,374 | 7.63% |
| 85% to 90% | 6,750 | 28.06% | 1,222,220,816 | 33.57% |
| 90% to 95% | 3,372 | 14.02% | 505,007,954 | 13.87% |
| 95% to 100% | 351 | 1.46% | 67,780,540 | 1.86% |
| 100% to 105% | 0 | 0.00% | 0 | 0.00% |
| Total | 24,058 | 100.00% | 3,640,469,973 | 100.00% |
| Weighted Average Original LTV | | | 78.67% | |

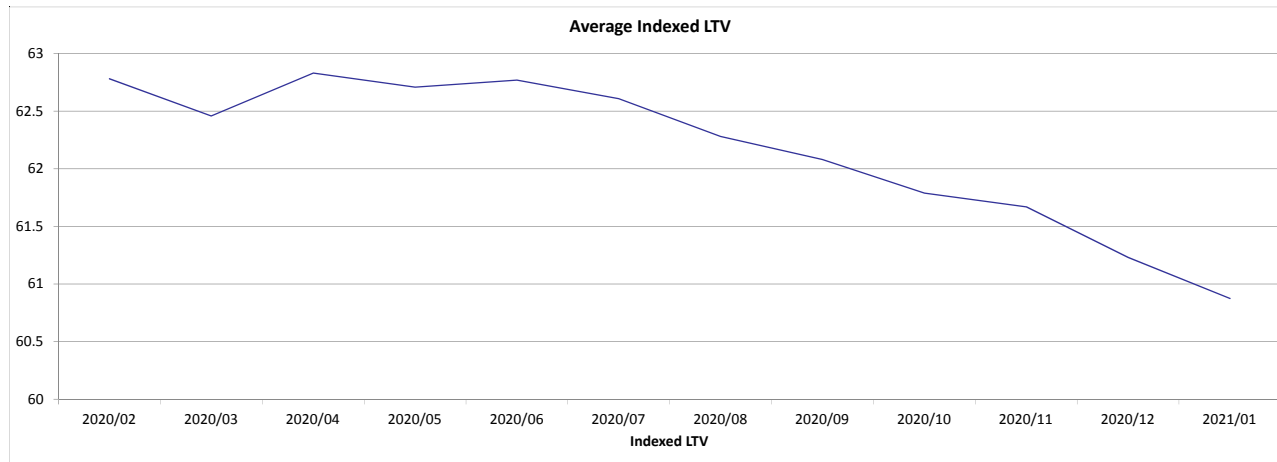


*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

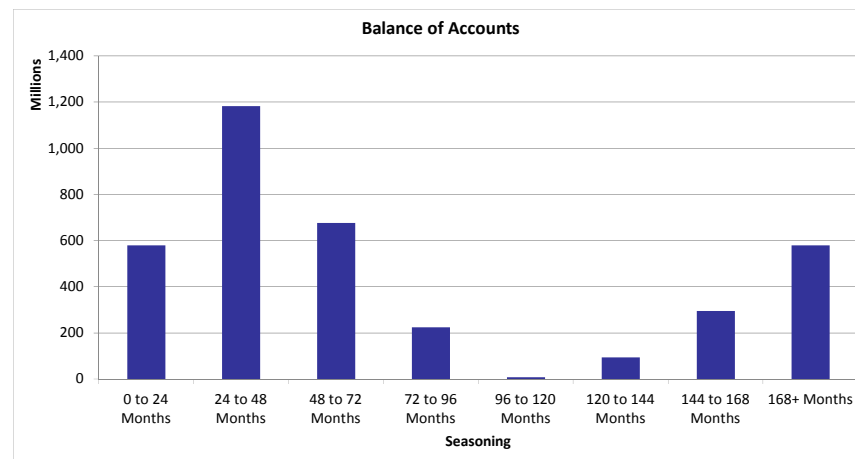
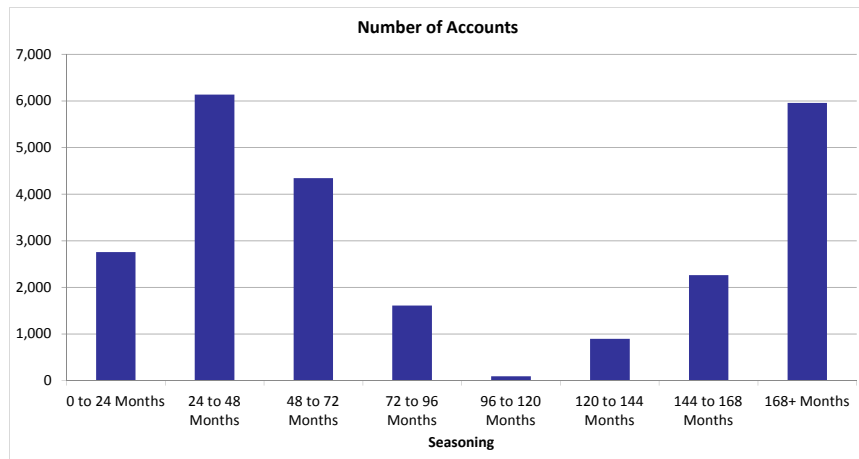
| Indexed LTV | | | | |
|------------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Indexed LTV | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| 0% to 25% | 3,337 | 13.87% | 155,166,364 | 4.26% |
| 25% to 50% | 6,853 | 28.49% | 836,747,478 | 22.98% |
| 50% to 55% | 2,002 | 8.32% | 307,358,134 | 8.44% |
| 55% to 60% | 1,987 | 8.26% | 327,076,117 | 8.98% |
| 60% to 65% | 2,106 | 8.75% | 373,733,046 | 10.27% |
| 65% to 70% | 1,908 | 7.93% | 357,415,175 | 9.82% |
| 70% to 75% | 1,719 | 7.15% | 350,847,603 | 9.64% |
| 75% to 80% | 1,338 | 5.56% | 281,025,976 | 7.72% |
| 80% to 85% | 1,527 | 6.35% | 333,292,301 | 9.16% |
| 85% to 90% | 972 | 4.04% | 249,213,892 | 6.85% |
| 90% to 95% | 216 | 0.90% | 46,868,967 | 1.29% |
| 95% to 100% | 93 | 0.38% | 21,724,921 | 0.60% |
| Total | 24,058 | 100.00% | 3,640,469,973 | 100.00% |
| Weighted Average Indexed LTV | | | 60.87% | |



| Average Indexed LTV - Last 6 Months | | | | | | |
|-------------------------------------|--------|--------|--------|--------|--------|--------|
| | Aug-20 | Sep-20 | Oct-20 | Nov-20 | Dec-20 | Jan-21 |
| Indexed LTV | 62.28 | 62.08 | 61.79 | 61.67 | 61.23 | 60.87 |

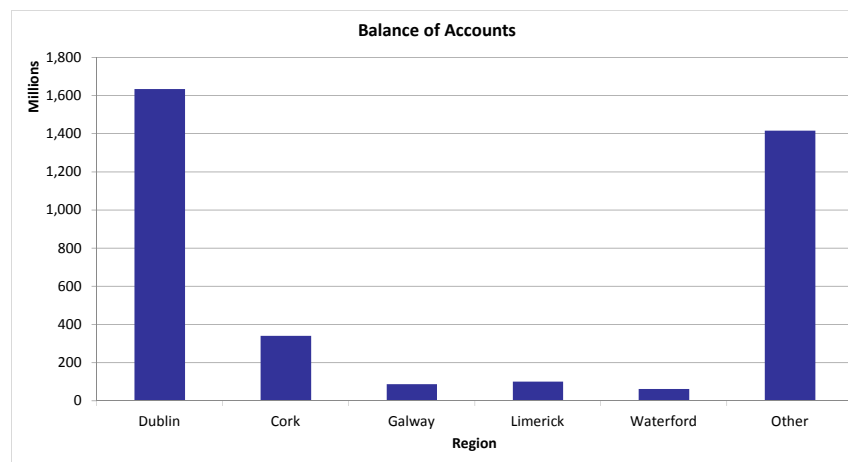
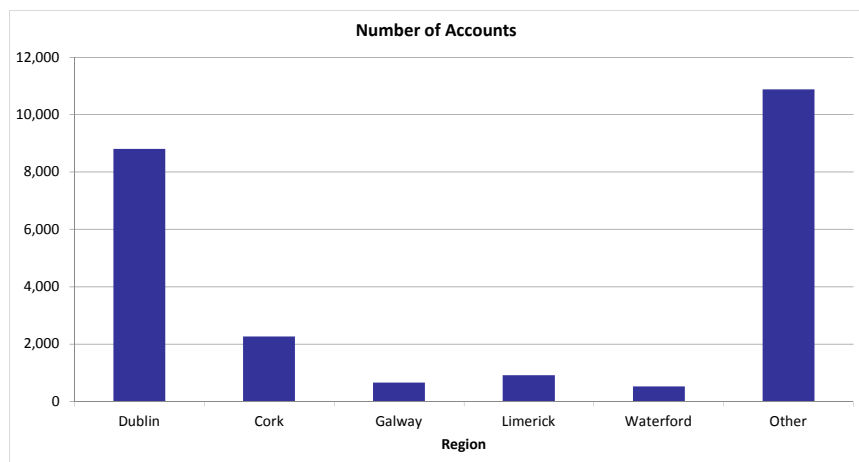


| Seasoning | | | | |
|----------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Seasoning | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| 0 to 24 Months | 2,756 | 11.46% | 579,079,592 | 15.91% |
| 24 to 48 Months | 6,134 | 25.50% | 1,182,520,226 | 32.48% |
| 48 to 72 Months | 4,341 | 18.04% | 676,793,678 | 18.59% |
| 72 to 96 Months | 1,614 | 6.71% | 224,690,208 | 6.17% |
| 96 to 120 Months | 93 | 0.39% | 8,623,526 | 0.24% |
| 120 to 144 Months | 897 | 3.73% | 94,580,622 | 2.60% |
| 144 to 168 Months | 2,263 | 9.41% | 294,809,120 | 8.10% |
| 168+ Months | 5,960 | 24.77% | 579,373,000 | 15.91% |
| Total | 24,058 | 100.00% | 3,640,469,973 | 100.00% |
| Weighted Average Seasoning | | | 76.05 | |

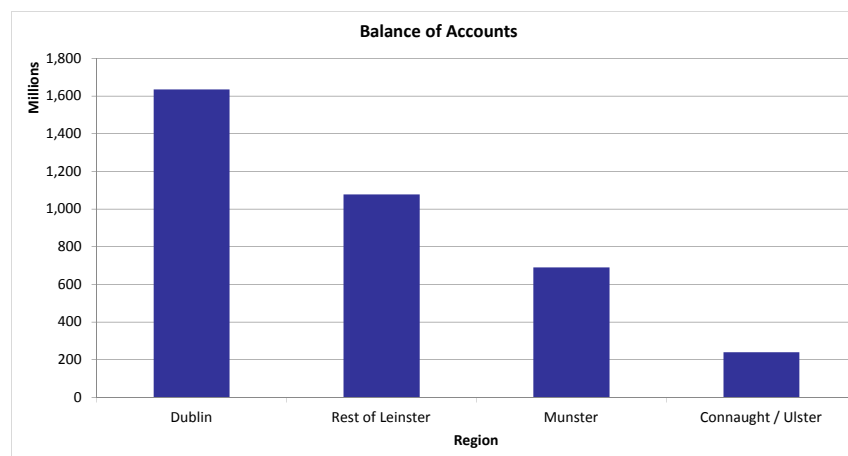
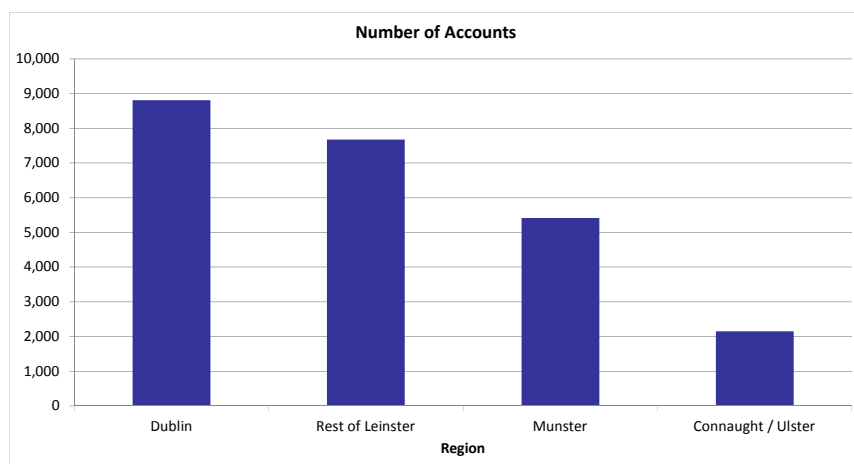


| Property Area (County) | | | | |
|------------------------|--------------------|----------------------|---------------------|--------------------------------|
| County | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| CARLOW | 304 | 1.26% | 34,658,478 | 0.95% |
| CAVAN | 191 | 0.79% | 21,595,273 | 0.59% |
| CLARE | 590 | 2.45% | 62,285,124 | 1.71% |
| CORK | 2,264 | 9.41% | 340,252,630 | 9.35% |
| DONEGAL | 456 | 1.90% | 40,076,381 | 1.10% |
| DUBLIN | 8,812 | 36.63% | 1,634,658,776 | 44.90% |
| GALWAY | 654 | 2.72% | 86,328,559 | 2.37% |
| KERRY | 563 | 2.34% | 61,251,319 | 1.68% |
| KILDARE | 1,749 | 7.27% | 276,673,994 | 7.60% |
| KILKENNY | 318 | 1.32% | 38,258,059 | 1.05% |
| LAOIS | 377 | 1.57% | 45,902,612 | 1.26% |
| LEITRIM | 70 | 0.29% | 6,848,309 | 0.19% |
| LIMERICK | 920 | 3.82% | 100,961,885 | 2.77% |
| LONGFORD | 86 | 0.36% | 7,825,748 | 0.21% |
| LOUTH | 998 | 4.15% | 123,499,933 | 3.39% |
| MAYO | 293 | 1.22% | 29,940,911 | 0.82% |
| MEATH | 1,797 | 7.47% | 262,884,945 | 7.22% |
| MONAGHAN | 109 | 0.45% | 13,021,976 | 0.36% |
| OFFALY | 226 | 0.94% | 25,390,320 | 0.70% |
| ROSCOMMON | 131 | 0.54% | 14,776,931 | 0.41% |
| SLIGO | 247 | 1.03% | 26,229,691 | 0.72% |
| TIPPERARY | 556 | 2.31% | 62,308,360 | 1.71% |
| WATERFORD | 523 | 2.17% | 62,390,580 | 1.71% |
| WESTMEATH | 359 | 1.49% | 42,643,730 | 1.17% |
| WEXFORD | 487 | 2.02% | 60,095,174 | 1.65% |
| WICKLOW | 978 | 4.07% | 159,710,273 | 4.39% |
| Total | 24,058 | 100.00% | 3,640,469,973 | 100.00% |

| 11 Property Area (County) | | | | |
|---------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Major County | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| Dublin | 8,812 | 36.63% | 1,634,658,776 | 44.90% |
| Cork | 2,264 | 9.41% | 340,252,630 | 9.35% |
| Galway | 654 | 2.72% | 86,328,559 | 2.37% |
| Limerick | 920 | 3.82% | 100,961,885 | 2.77% |
| Waterford | 523 | 2.17% | 62,390,580 | 1.71% |
| Other | 10,885 | 45.24% | 1,415,877,543 | 38.89% |
| Total | 24,058 | 100.00% | 3,640,469,973 | 100.00% |

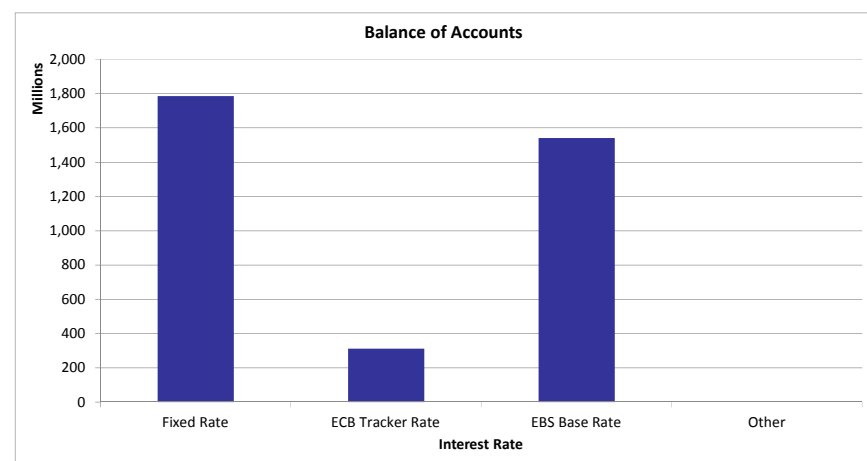
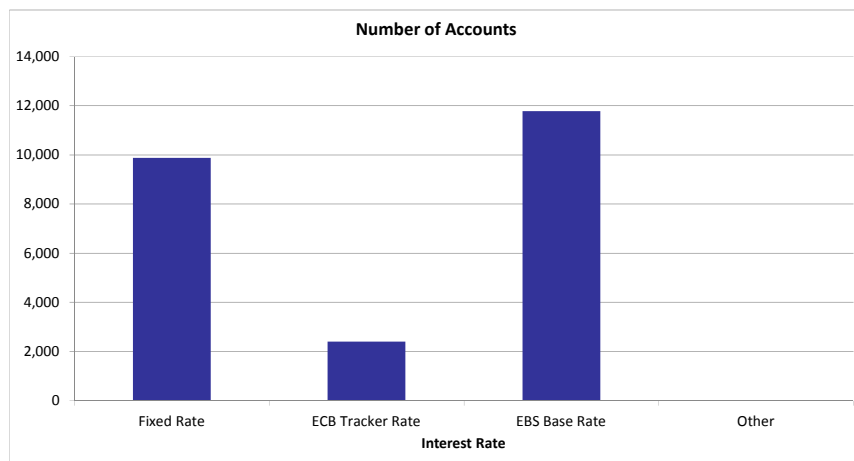


| 12. Property Area (Region) | | | | |
|----------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Region | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| Dublin | 8,812 | 36.63% | 1,634,658,776 | 44.90% |
| Rest of Leinster | 7,679 | 31.92% | 1,077,543,267 | 29.60% |
| Munster | 5,416 | 22.51% | 689,449,897 | 18.94% |
| Connaught / Ulster | 2,151 | 8.94% | 238,818,032 | 6.56% |
| Total | 24,058 | 100.00% | 3,640,469,973 | 100.00% |

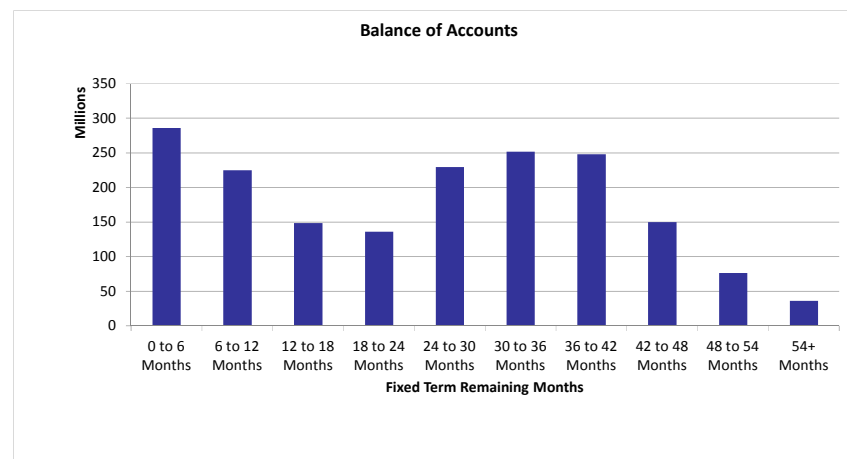
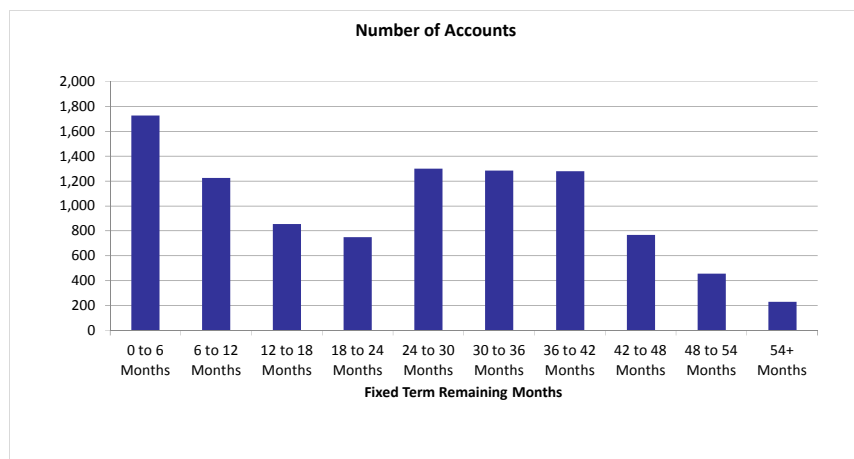


| Interest Rate | | | | |
|--------------------|--------------------|----------------------|---------------------|--------------------------------|
| Interest Rate Type | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| Fixed Rate | 9,878 | 41.06% | 1,786,212,710 | 49.07% |
| ECB Tracker Rate | 2,399 | 9.97% | 312,261,314 | 8.58% |
| EBS Base Rate | 11,781 | 48.97% | 1,541,995,948 | 42.36% |
| Other | 0 | 0.00% | 0 | 0.00% |
| Total | 24,058 | 100.00% | 3,640,469,973 | 100.00% |

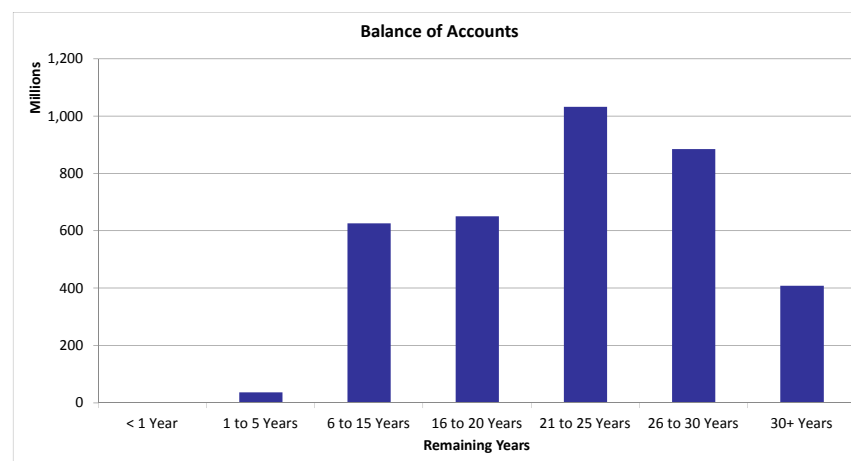
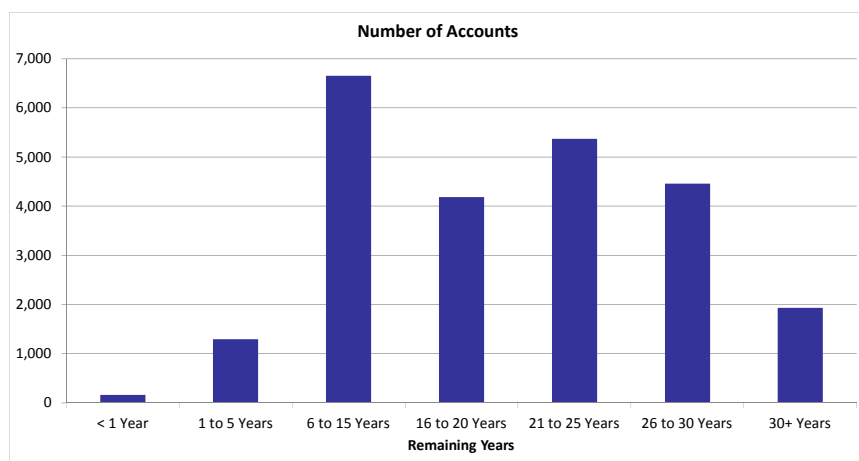
| Interest Rate Type | Number of Accounts | Avg Interest Rate % |
|--------------------------------|--------------------|---------------------|
| Fixed Rate | 9,878 | 2.99 |
| ECB Tracker Rate | 2,399 | 1.19 |
| EBS Base Rate | 11,781 | 3.38 |
| Other | 0 | 0.00 |
| Weighted Average Interest Rate | | 2.96 |



| 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 | 1,727 | 17.48% | 285,738,815 | 16.00% |
| 6 to 12 Months | 1,226 | 12.41% | 224,926,074 | 12.59% |
| 12 to 18 Months | 856 | 8.67% | 148,470,489 | 8.31% |
| 18 to 24 Months | 750 | 7.59% | 135,789,683 | 7.60% |
| 24 to 30 Months | 1,300 | 13.16% | 229,636,036 | 12.86% |
| 30 to 36 Months | 1,285 | 13.01% | 251,703,524 | 14.09% |
| 36 to 42 Months | 1,280 | 12.96% | 247,798,211 | 13.87% |
| 42 to 48 Months | 768 | 7.77% | 149,997,501 | 8.40% |
| 48 to 54 Months | 457 | 4.63% | 76,330,600 | 4.27% |
| 54+ Months | 229 | 2.32% | 35,821,777 | 2.01% |
| Total | 9,878 | 100.00% | 1,786,212,710 | 100.00% |
| Weighted Fixed Term Remaining Months | | | 25.56 | |

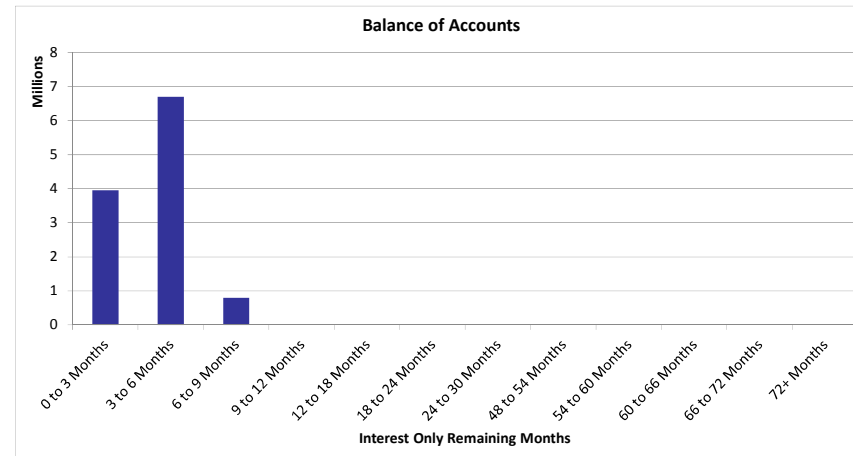
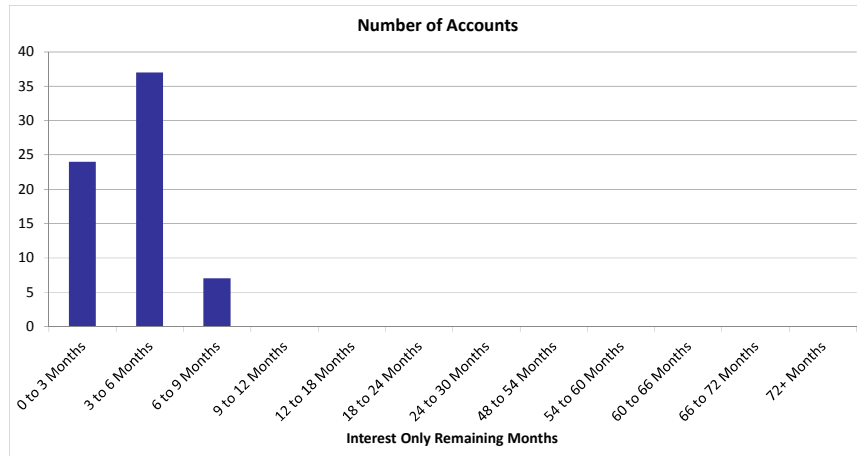


| 14. Remaining Years | | | | |
|----------------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Remaining Years | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| < 1 Year | 161 | 0.67% | 1,031,081 | 0.03% |
| 1 to 5 Years | 1,296 | 5.39% | 36,802,831 | 1.01% |
| 6 to 15 Years | 6,652 | 27.65% | 625,866,505 | 17.19% |
| 16 to 20 Years | 4,187 | 17.40% | 651,056,013 | 17.88% |
| 21 to 25 Years | 5,370 | 22.32% | 1,032,544,694 | 28.36% |
| 26 to 30 Years | 4,457 | 18.53% | 884,866,563 | 24.31% |
| 30+ Years | 1,935 | 8.04% | 408,302,286 | 11.22% |
| Total | 24,058 | 100.00% | 3,640,469,973 | 100.00% |
| Weighted Average Remaining Years | | | 21.44 | |



| 15. Repayments Status | | | | |
|-----------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Principal Repayments Status | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| Principal and Interest | 23,985 | 99.70% | 3,628,111,419 | 99.66% |
| Interest Only (Standard) | 68 | 0.28% | 11,442,391 | 0.31% |
| Interest Only (COVID - 19) | 1 | 0.00% | 89,708 | 0.02% |
| Moratorium (COVID - 19) | 4 | 0.02% | 826,455 | 0.02% |
| Total | 24,058 | 100.00% | 3,640,469,973 | 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 | 24 | 35.29% | 3,951,306 | 34.53% |
| 3 to 6 Months | 37 | 54.41% | 6,695,983 | 58.52% |
| 6 to 9 Months | 7 | 10.29% | 795,102 | 6.95% |
| 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 | 68 | 100.00% | 11,442,391 | 100.00% |
| Weighted Average Interest Only (Standard) Remaining Term | | | 3.16 | |



| 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 | 0 | 0.00% | 0 | 0.00% |
| 3 Months | 1 | 100.00% | 89,708 | 100.00% |
| 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% | 89,708 | 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% | 62,615 | 7.58% |
| 2 Months | 1 | 25.00% | 180,485 | 21.84% |
| 3 Months | 2 | 50.00% | 583,355 | 70.59% |
| 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% | 826,455 | 100.00% |

| 12d Occupancy Status | | | | |
|----------------------|--------------------|-------------------------|---------------------|-----------------------------------|
| Occupancy Status | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| HOMELoAN | 24,054 | 99.98% | 3,639,896,576 | 99.98% |
| RETAIL BTL | 4 | 0.02% | 573,397 | 0.02% |
| Total | 24,058 | 100.00% | 3,640,469,973 | 100.00% |