

**Investor Report: Burlington Mortgages No. 1 Designated Activity Company**

From:	AIB
Month Ending:	30/11/2023
Interest Payments Date:	20/12/2023

<b>Investor Contacts</b>			
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PCS ID	00109-STS term
ESMA Reference	635400DJAT97IZDCJN35N2020001
Legal Entity Identifier	635400DJAT97IZDCJN35
European Data Warehouse	RMBSIE000145100420208

<b>Deal Participation Information</b>	
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")

<b>Details of Notes Issued</b>												
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

<b>Deal Information</b>	
Issue Date	16/03/2020
First Distribution Date	20/04/2020
Minimum Denominations (Euro)	100,000
Payments Frequency	Monthly
Interest Calculation	Actual / 360

<b>This Report</b>	
Interest Period Start Date	20/11/2023
Interest Period End Date	20/12/2023
No of days in Interest Period	30
Next Payments Date	22/01/2024

<b>Principal Payments on Notes</b>											
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%	204,893,807	8.1956%	(22,275,260)	182,618,547	7.3703%	0.12	0.11	
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	69.2551%	0	1,731,400,000	69.8777%	1.00	1.00	
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	8.0519%	0	201,300,000	8.1243%	1.00	1.00	
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.4279%	0	110,700,000	4.4677%	1.00	1.00	
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.4279%	0	110,700,000	4.4677%	1.00	1.00	
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	3.2200%	0	80,500,000	3.2489%	1.00	1.00	
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.4200%	0	60,500,000	2.4417%	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	
<b>Total</b>		<b>4,026,540,000</b>	<b>100%</b>	<b>2,500,033,807</b>	<b>100.0000%</b>	<b>(22,275,260)</b>	<b>2,477,758,547</b>	<b>100.0000%</b>	<b>0.62</b>	<b>0.62</b>	

<b>Interest Payments on Notes</b>							
Class of Notes	Reference	Interest Rate	Number of Days	Interest Due (Euro)	Interest Paid (Euro)	Unpaid Interest (Euro)	Cumulative Unpaid (Euro)
A1 Notes	XS2131184983	4.239%	30	723,787.37	723,787.37	0	0
A2 Notes	XS2131185014	0.350%	30	504,991.66	504,991.66	0	0
B Notes	XS2131185105	4.789%	30	803,354.75	803,354.75	0	0
C Notes	XS2131185873	5.189%	30	478,685.25	478,685.25	0	0
D Notes	XS2131186848	5.589%	30	515,585.25	515,585.25	0	0
E Notes	XS2131189511	6.589%	30	442,012.08	442,012.08	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
<b>Total</b>				<b>3,871,749.69</b>	<b>3,871,749.69</b>	<b>-</b>	<b>-</b>

<b>General Credit Structure</b>							
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	0
Liquidity Reserve Fund	25,971,000	14,522,204	(167,064)	-	14,355,139	14,355,139	-
<b>Total</b>	<b>29,745,000</b>	<b>18,296,204</b>	<b>(167,064)</b>	<b>-</b>	<b>18,129,139</b>	<b>18,129,139</b>	<b>0</b>

<b>Revenue Analysis</b>	
	Euro
Revenue Receipts	6,873,210
Interest from Bank Accounts	92,184
Class A Liquidity Reserve Fund Excess Amount	167,064
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
<b>less:</b>	
Payments to the Sellers	0
Tax Payments, excluding amounts due on the Issuer Profit Ledger	0
<b>Available Revenue Receipts</b>	<b>7,132,459</b>
<b>Allocation of Available Revenue Receipts</b>	
Trustee	0
Amounts due to the Reference Agent, the Registrar & the paying Agent, the Cash Manager, the Back-Up Servicer Facilitator & the Corporate Services Provider, the Issuer Account Bank	0 0 0 (1,458) 0 0
any amounts payable by the Issuer to third parties	(33,306)
Servicer (EBS)	(214,662)
Servicer (Haven)	(120,321)
Issuer Profit Fee	(100)
Class A Notes Interest	(1,228,779)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(803,355)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(478,685)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(515,585)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(442,012)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	177,637
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	(1,965,863)
Class R1B Payment	(1,102,636)
Class R1 Principal Payment	0
Class R2A Payment	0
Class R2B Payment	0
Reconciliation	0

<b>Principal Deficiency Ledger</b>							
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	-	420,814	(598,451)	(177,637)	(177,637)	-

<b>Principal Deficiency Ledger</b>					
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	10,597,142	(5,920,798)	4,676,344	4,676,344

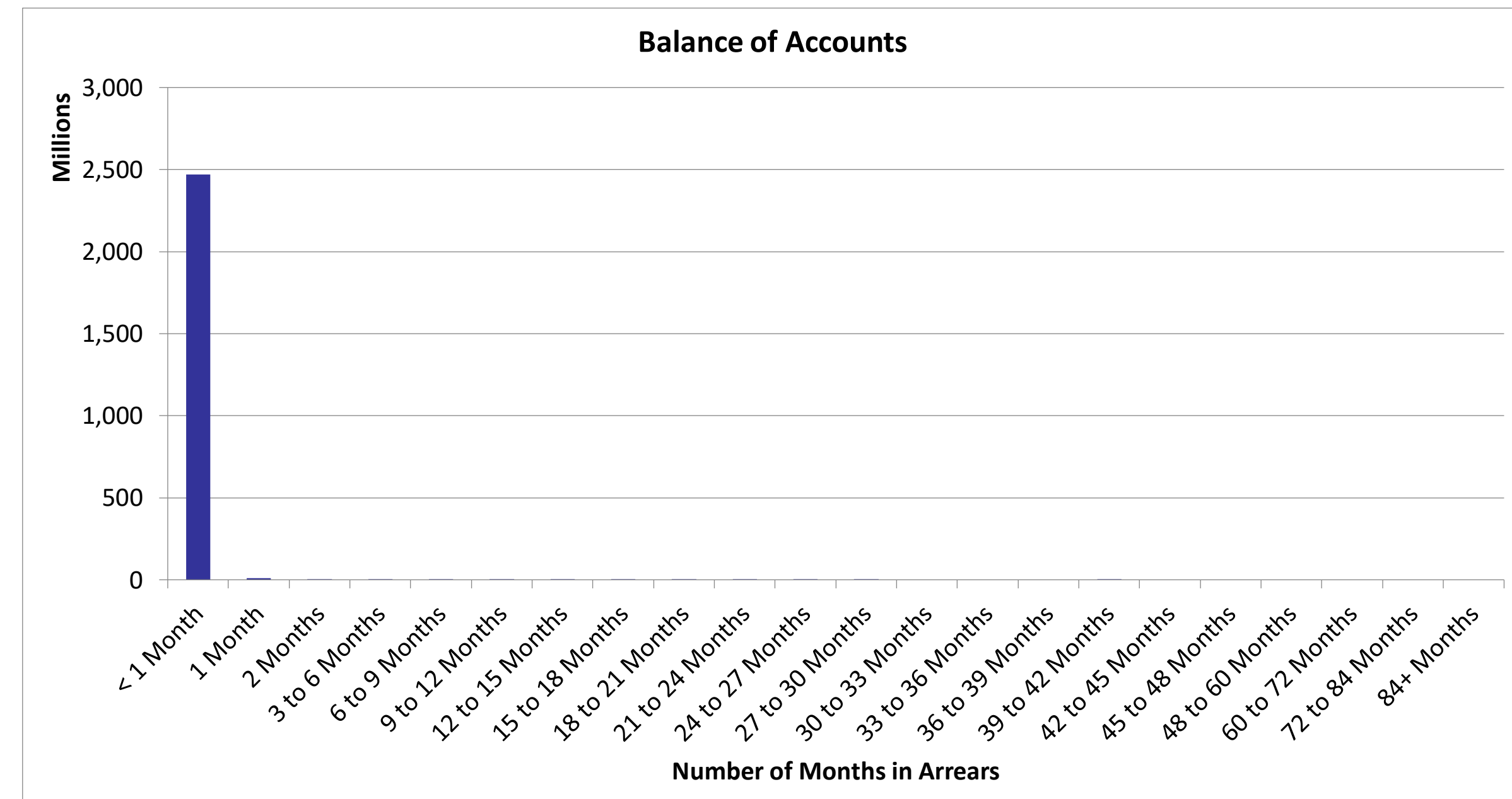
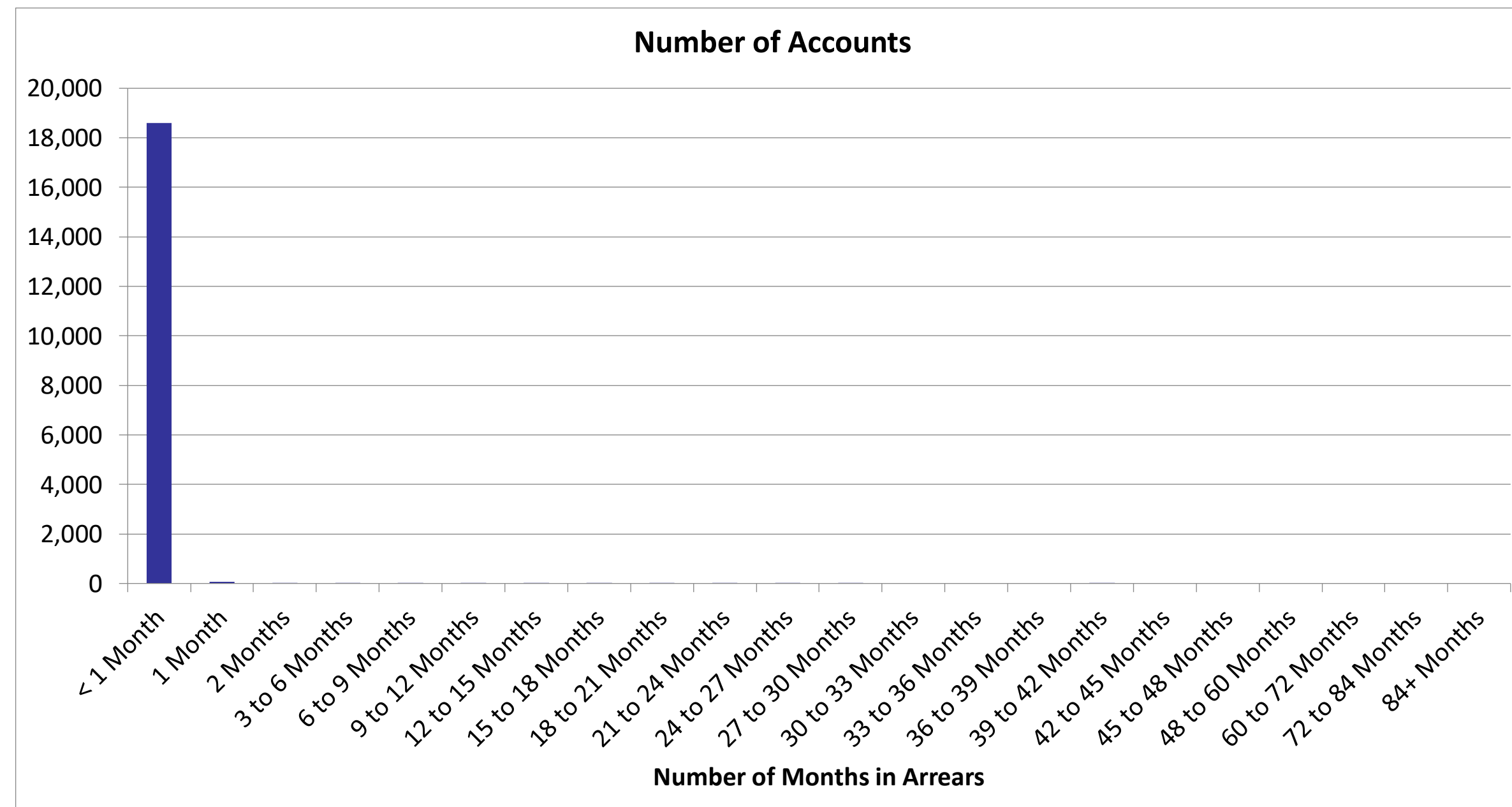
<b>Principal Analysis</b>		Euro
Principal Receipts		22,452,897
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		(177,637)
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		0
Optional Purchase Price upon sale of the Portfolio further to exercise of the Call Option		0
<b>less:</b>		
Available Principal Receipts applied as Principal Deficiency Excess Revenue Amounts		0
<b>Available Principal</b>		<b>22,275,260</b>
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;		(22,275,260)
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

<b>Mortgage Portfolio Analysis: Properties Under Management</b>					
<b>Description</b>	<b>This Period</b>		<b>Cumulative (Active Loans only)</b>		<b>Cumulative Active and Redeemed Loans</b>
	<b>No of Properties</b>	<b>Principal Balance Amount</b>	<b>No of Properties</b>	<b>Principal Balance Amount</b>	<b>Number of Properties</b>
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

<b>Mortgage Portfolio Analysis</b>		
	<b>This Period (Euro)</b>	<b>Cumulative (Euro)</b>
Opening Mortgage Principle Balance	2,512,376,644	4,026,483,467
Scheduled Principal Payments and Early Redemptions	22,452,897	1,544,048,576
Charge Offs	0	0
Non-cash movements	(886)	(8,206,609)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,489,924,633	2,489,924,633

**Stratification Tables**

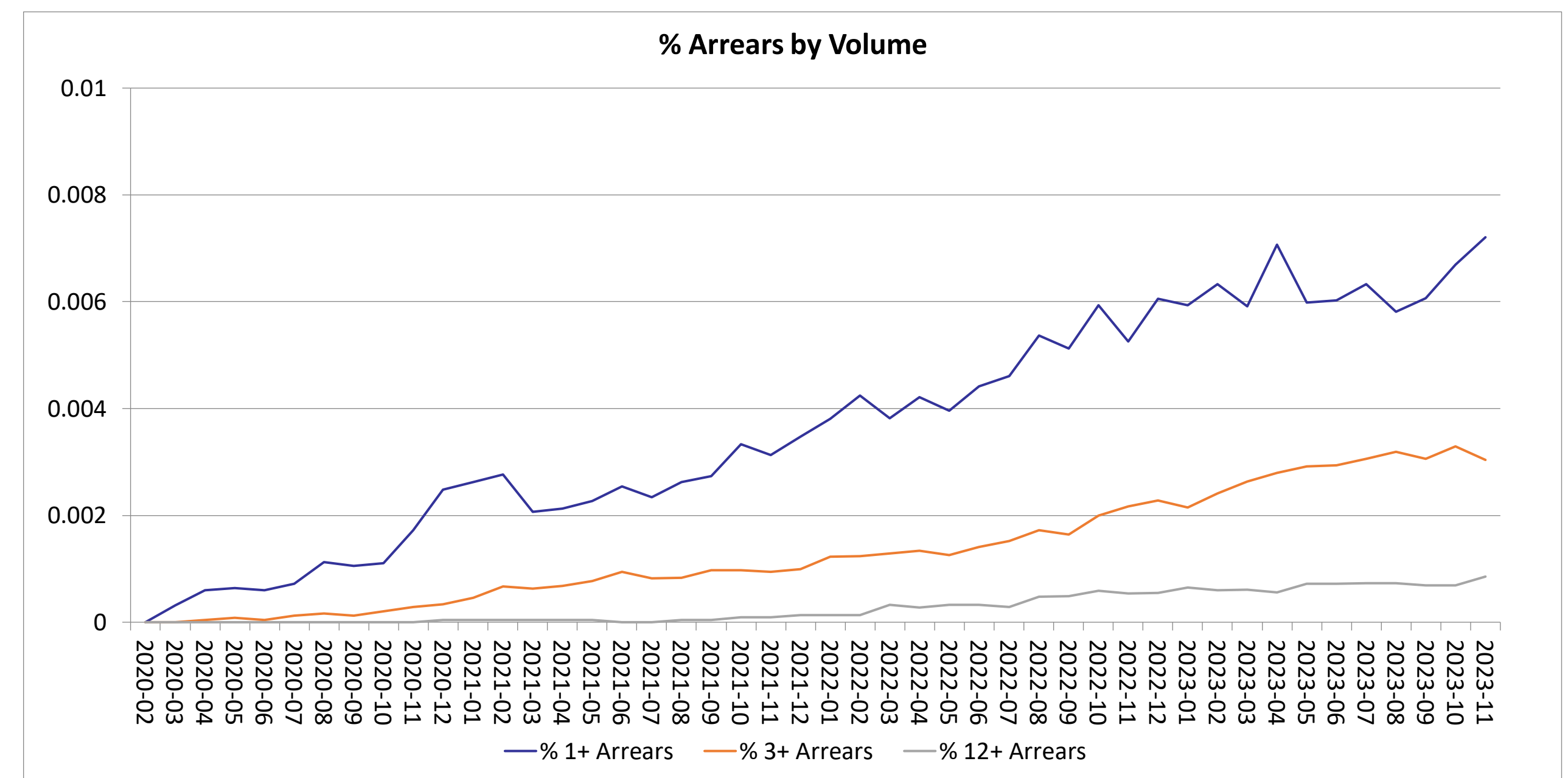
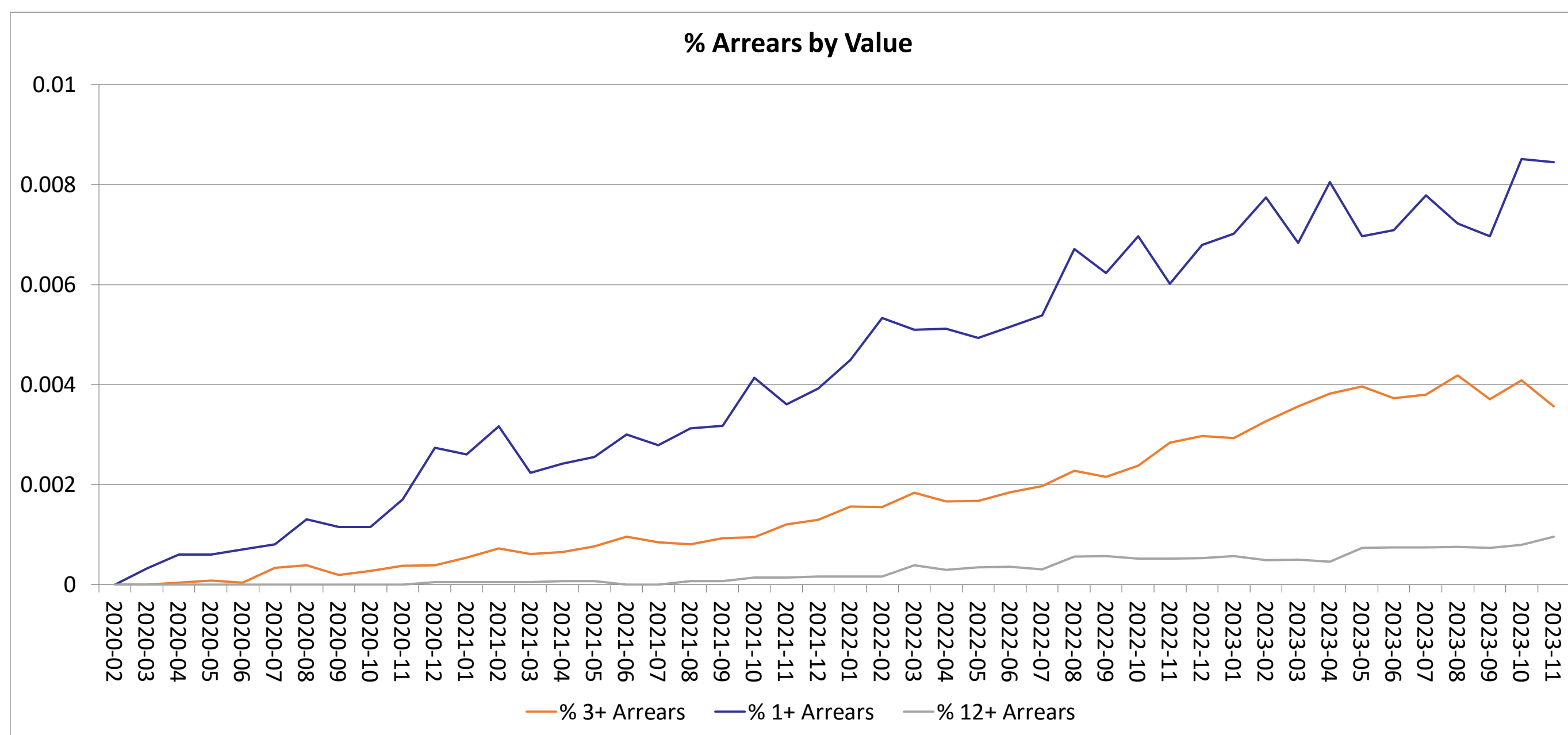
<b>Number of Repayments in Arrears</b>				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	18,597	99.28%	2,468,897,109	99.16%
1 Month	59	0.31%	9,436,123	0.38%
2 Months	19	0.10%	2,723,493	0.11%
3 to 6 Months	19	0.10%	2,927,983	0.12%
6 to 9 Months	15	0.08%	2,056,065	0.08%
9 to 12 Months	7	0.04%	1,498,865	0.06%
12 to 15 Months	4	0.02%	395,448	0.02%
15 to 18 Months	2	0.01%	419,787	0.02%
18 to 21 Months	2	0.01%	533,729	0.02%
21 to 24 Months	1	0.01%	159,137	0.01%
24 to 27 Months	3	0.02%	421,014	0.02%
27 to 30 Months	3	0.02%	432,635	0.02%
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	1	0.01%	23,244	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%
<b>Total</b>	<b>18,732</b>	<b>100.00%</b>	<b>2,489,924,633</b>	<b>100.00%</b>



Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
12+ Arrears	1.94	1.94	1.94	1.87	2.01	2.38
3+ Arrears**	9.76	9.84	10.73	9.41	10.27	8.87
1+ Arrears*	18.57	20.16	18.51	17.68	21.38	21.03
Total Arrears	18.57	20.16	18.51	17.68	21.38	21.03
Total Portfolio	2,618.96	2,590.66	2,564.66	2,537.41	2,512.38	2,489.92
Months in Arrears Number of Accounts	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
12+ Arrears	14	14	14	13	13	16
3+ Arrears**	57	59	61	58	62	57
1+ Arrears*	117	122	111	115	126	135
Total Arrears	117	122	111	115	126	135
Total Portfolio	19,412	19,264	19,108	18,969	18,836	18,732

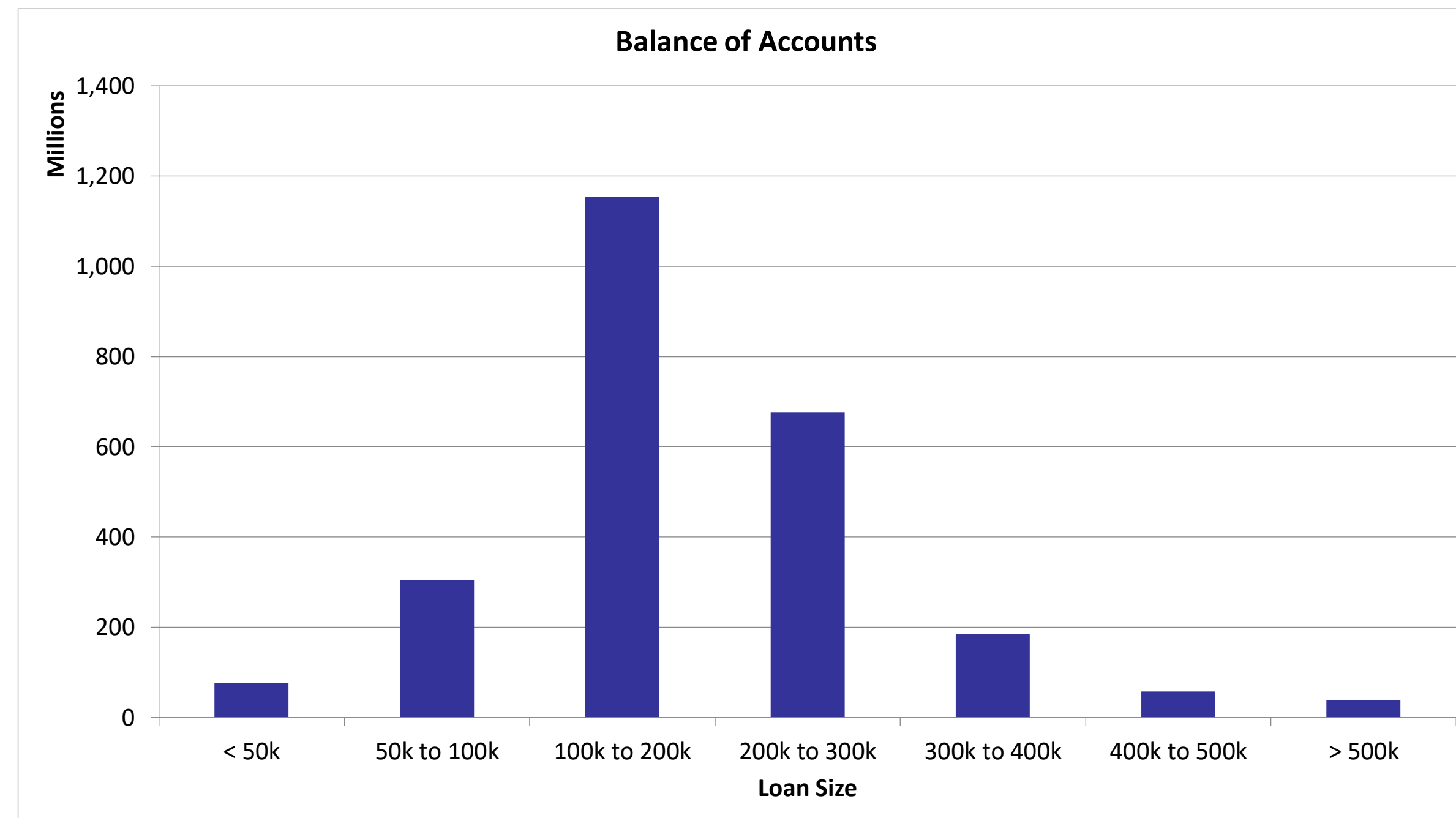
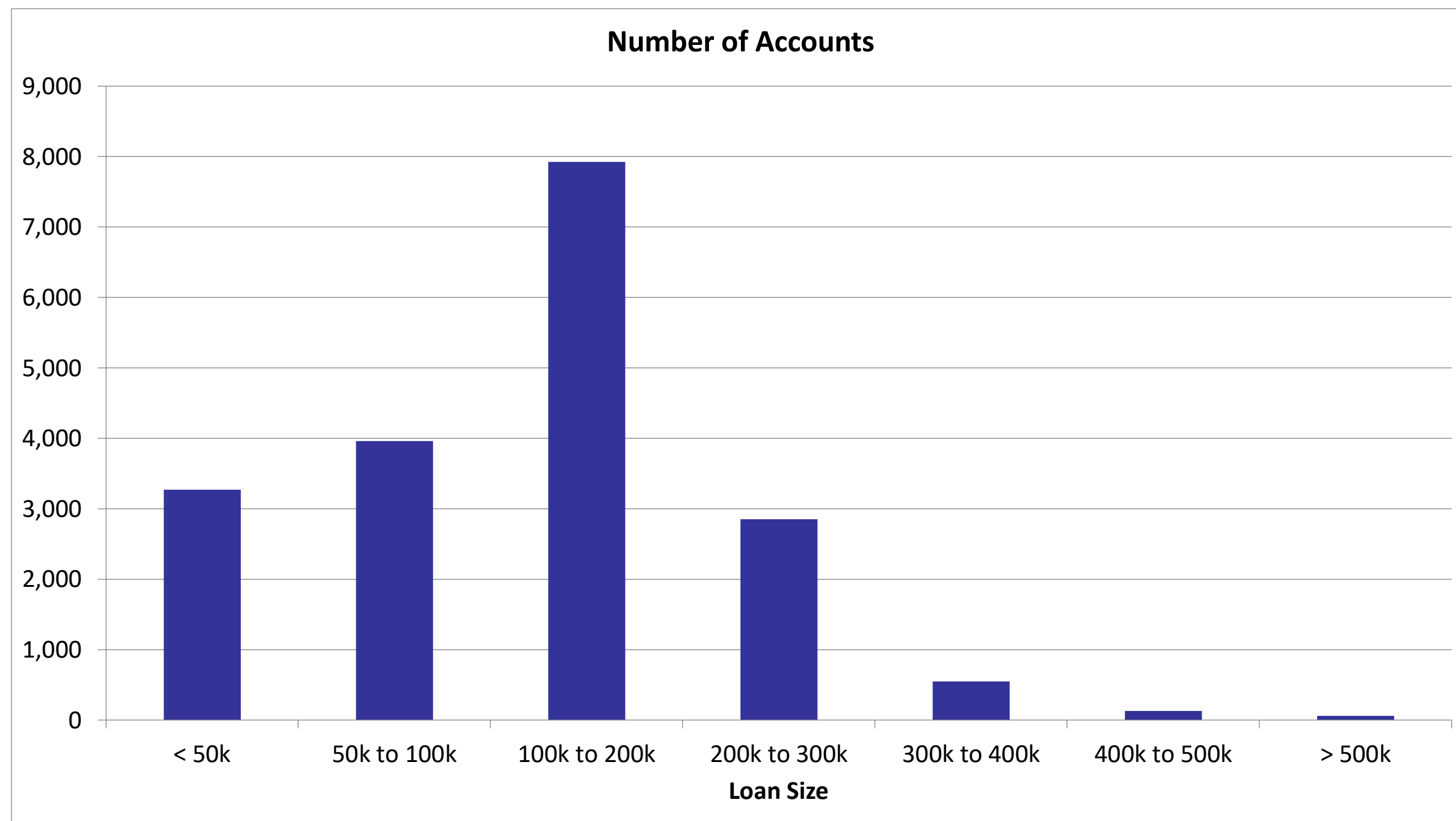
\* 1+ Arrears includes loans in 3+ and 12+ Arrears

\*\* 3+ Arrears includes loans in 12+ Arrears



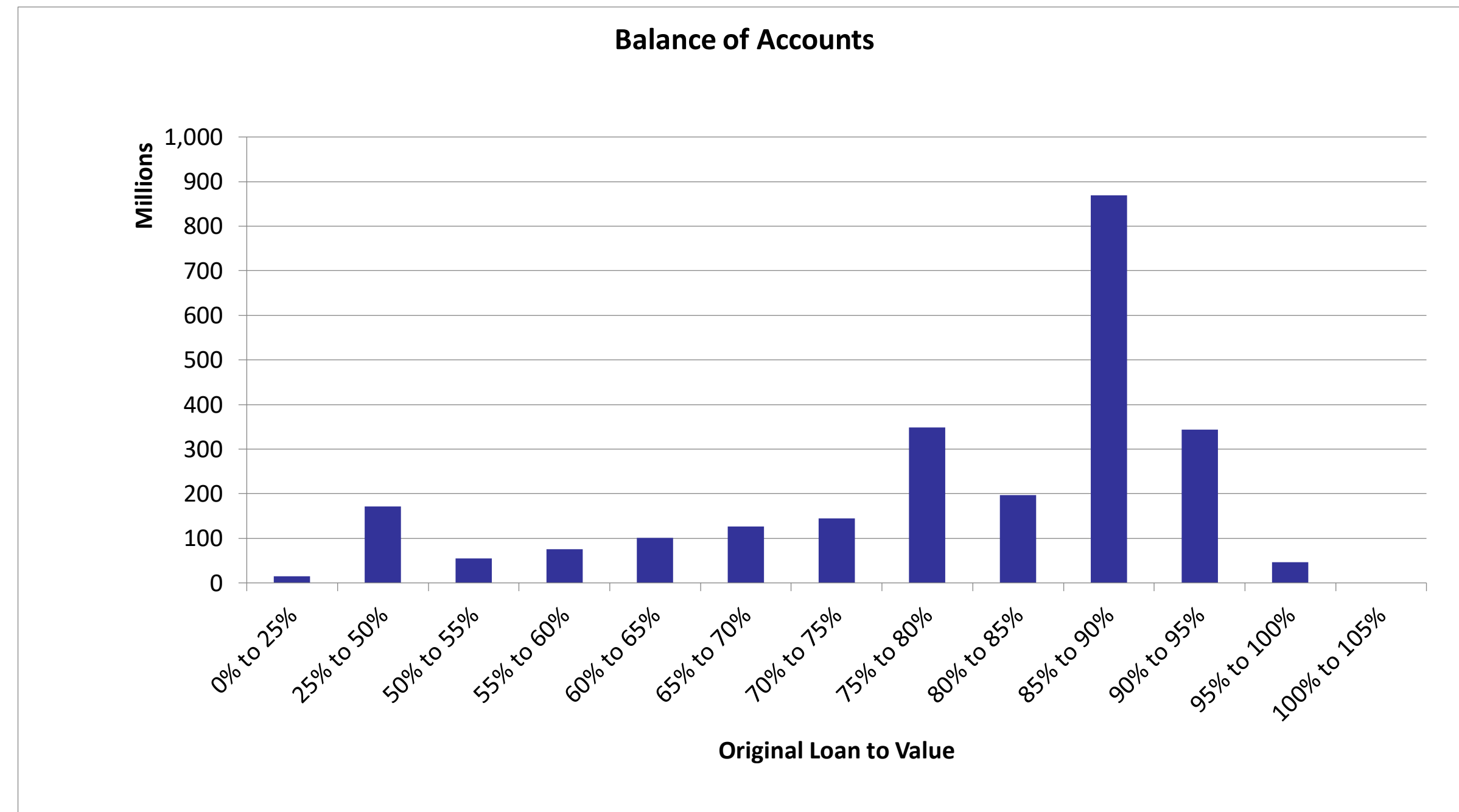
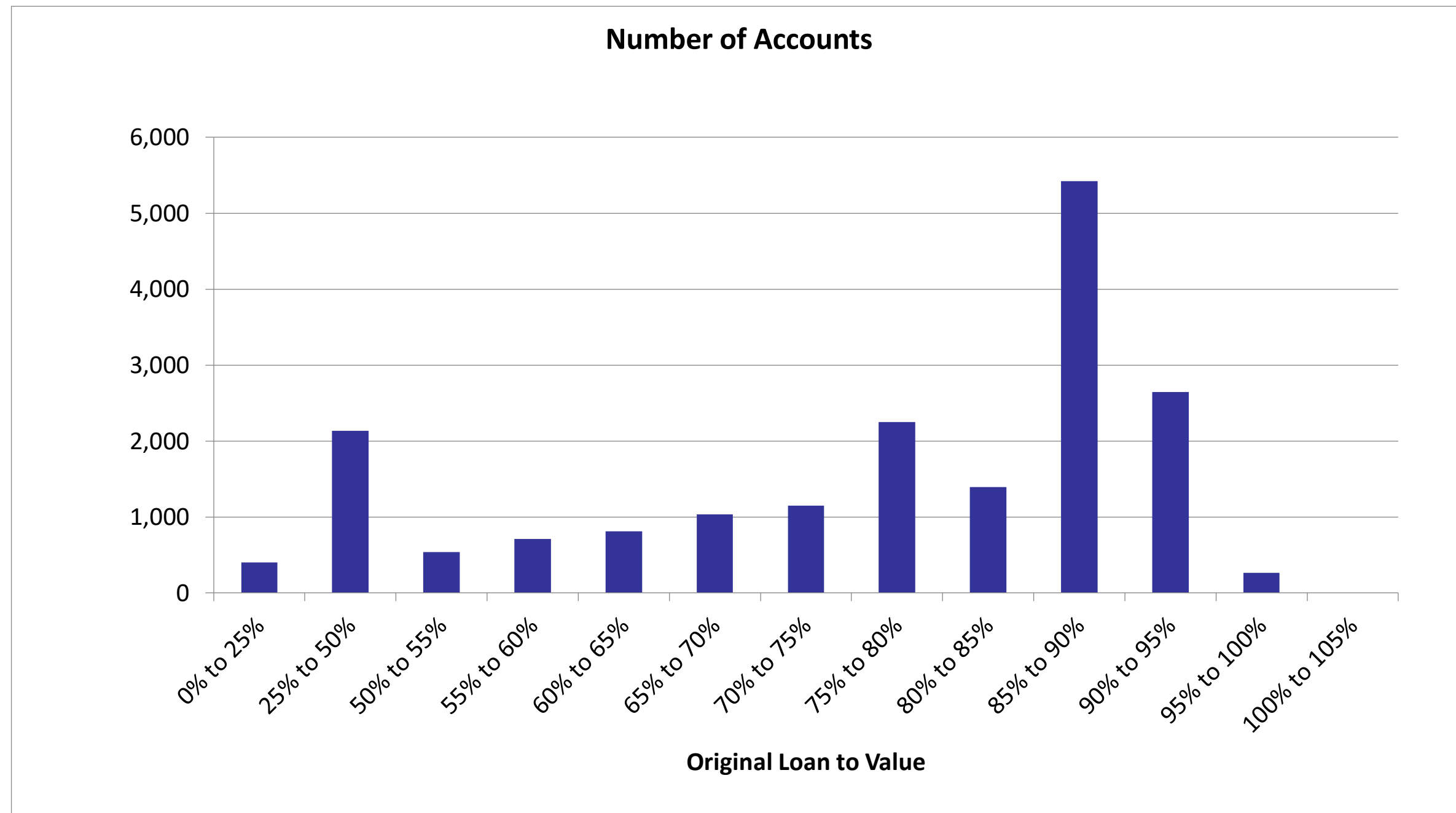
Cure Rates - Last 6 Months						
	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
Total Cases Any Arrears	186	193	190	197	209	214
Total Cured to 0 Arrears	32	30	38	37	33	38
% Cure Rate to 0 Arrears	17.20%	15.54%	20.00%	18.78%	15.79%	17.76%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,267	17.44%	77,229,760	3.10%
50k to 100k	3,959	21.13%	303,289,990	12.18%
100k to 200k	7,921	42.29%	1,153,889,787	46.34%
200k to 300k	2,849	15.21%	676,549,346	27.17%
300k to 400k	546	2.91%	184,489,012	7.41%
400k to 500k	128	0.68%	56,898,454	2.29%
> 500k	62	0.33%	37,578,283	1.51%
<b>Total</b>	<b>18,732</b>	<b>100.00%</b>	<b>2,489,924,633</b>	<b>100.00%</b>
<b>Weighted Average Loan Size</b>			<b>132,923.59</b>	



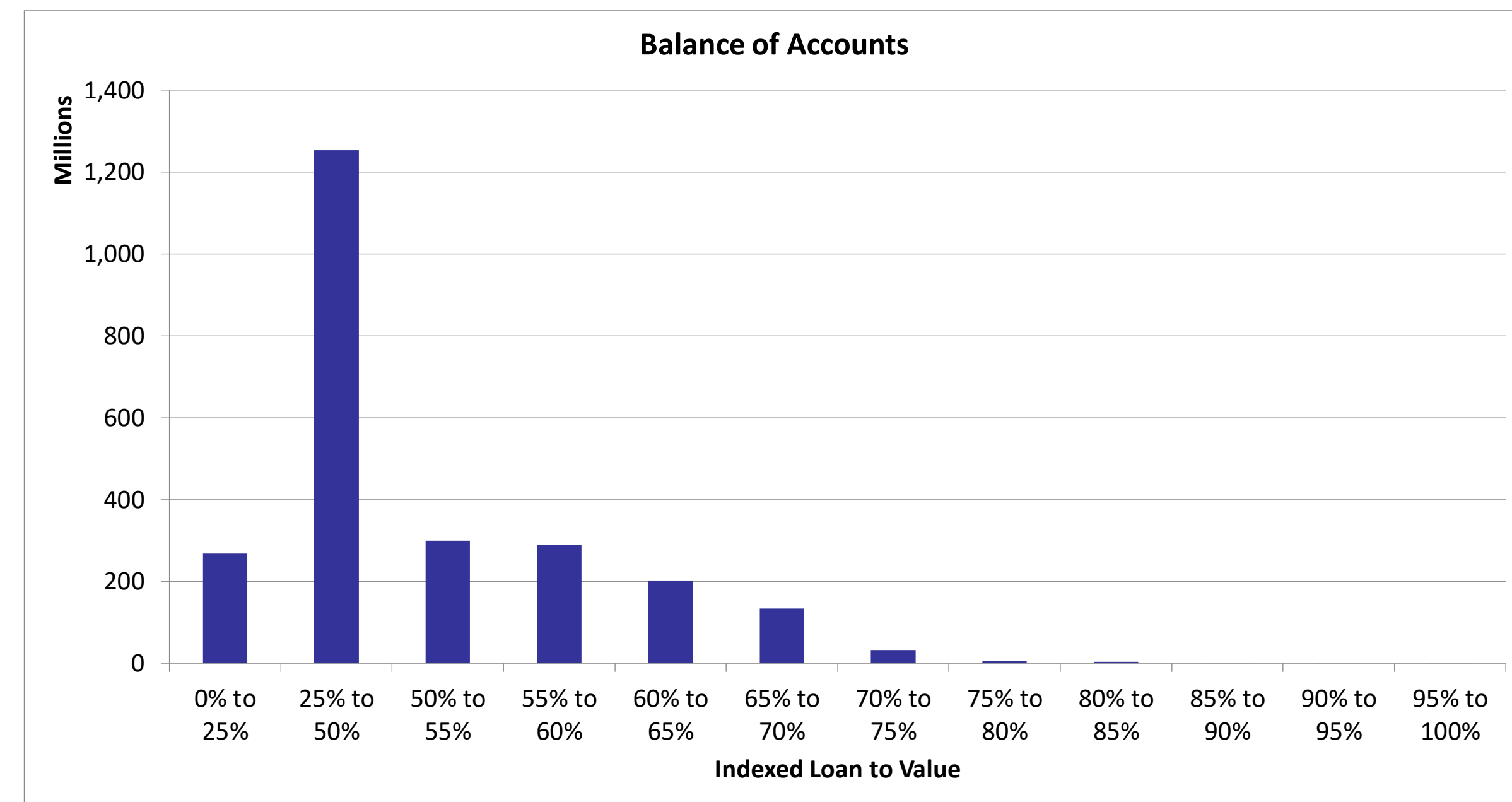
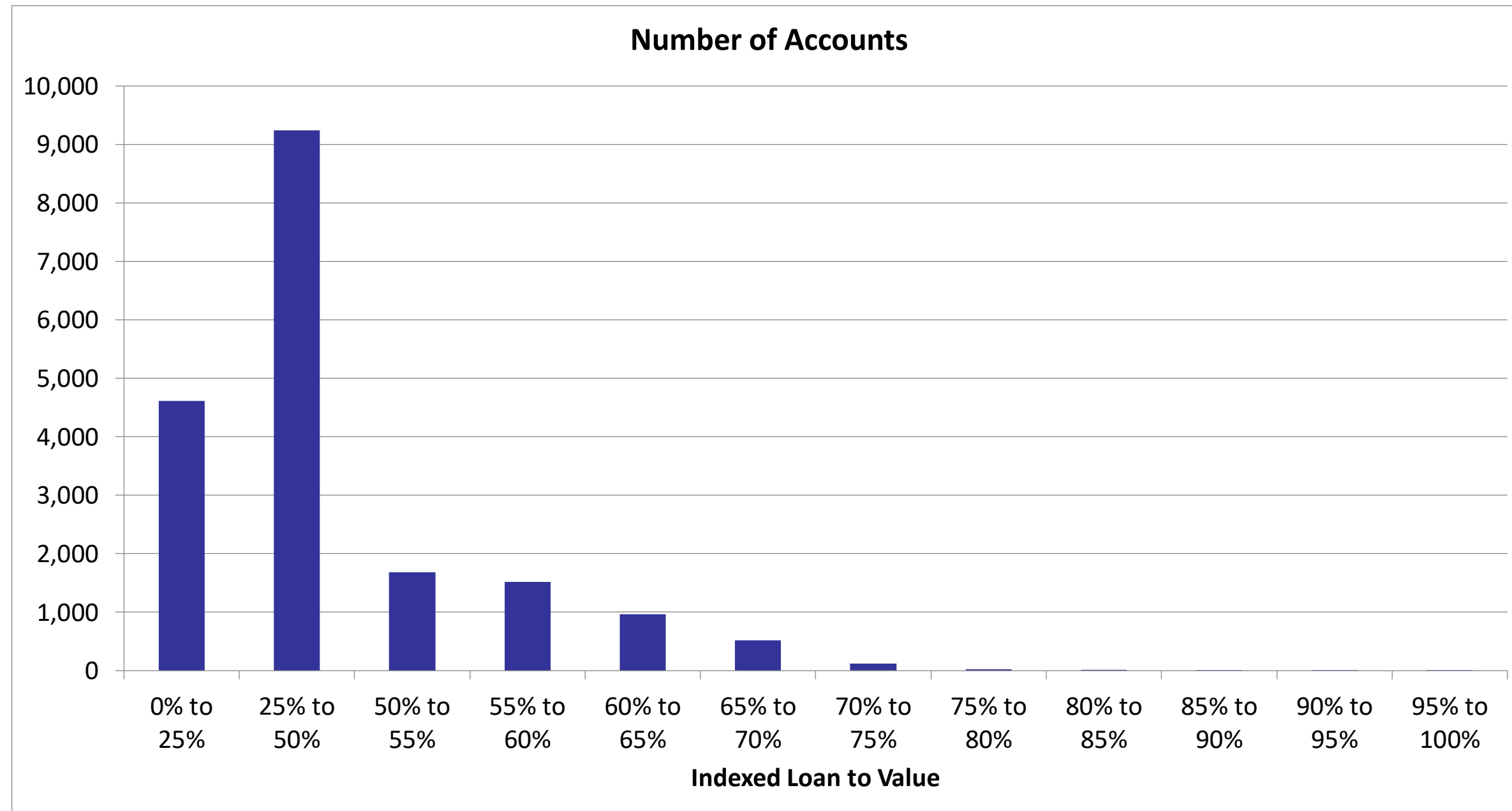


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	401	2.14%	14,643,082	0.59%
25% to 50%	2,135	11.40%	170,851,331	6.86%
50% to 55%	537	2.87%	54,361,816	2.18%
55% to 60%	710	3.79%	75,856,440	3.05%
60% to 65%	806	4.30%	100,771,046	4.05%
65% to 70%	1,030	5.50%	125,939,103	5.06%
70% to 75%	1,149	6.13%	144,322,197	5.80%
75% to 80%	2,245	11.98%	348,185,060	13.98%
80% to 85%	1,389	7.42%	197,119,930	7.92%
85% to 90%	5,420	28.93%	868,709,257	34.89%
90% to 95%	2,645	14.12%	343,267,085	13.79%
95% to 100%	265	1.41%	45,898,285	1.84%
100% to 105%	0	0.00%	0	0.00%
<b>Total</b>	<b>18,732</b>	<b>100.00%</b>	<b>2,489,924,633</b>	<b>100.00%</b>
<b>Weighted Average Original LTV</b>			<b>79.28%</b>	



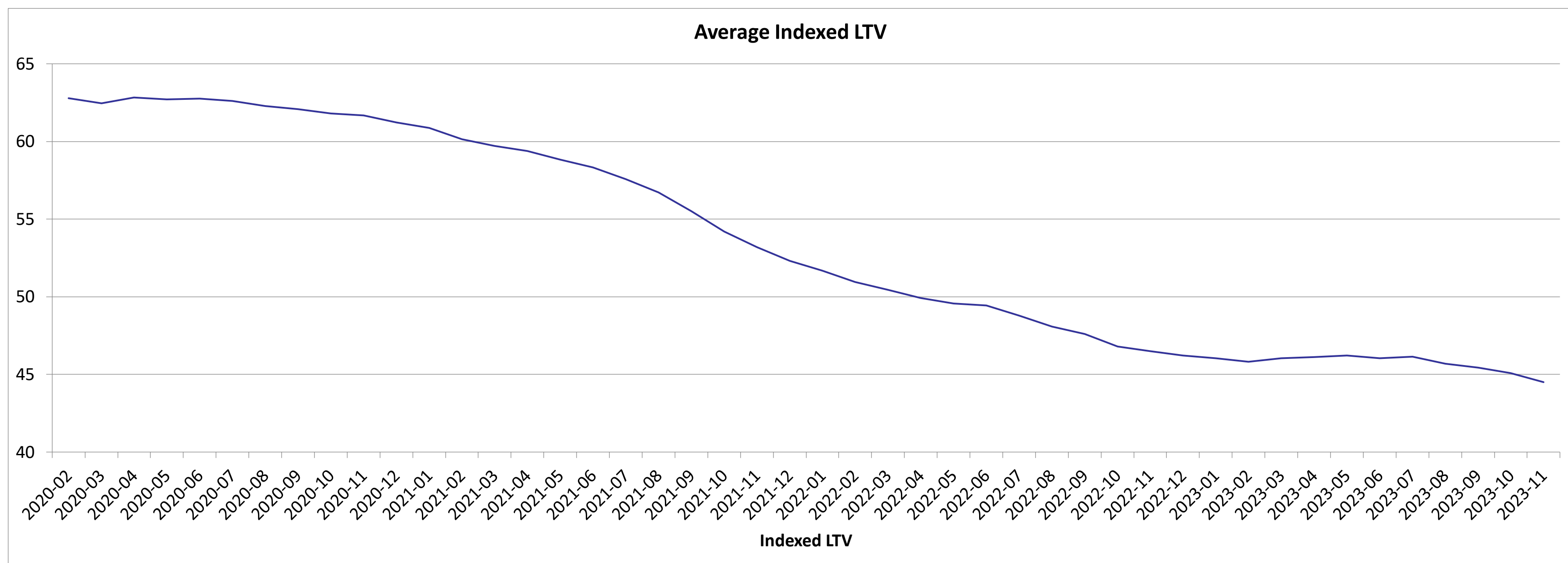
\*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure 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%	4,615	24.64%	267,904,240	10.76%
25% to 50%	9,242	49.34%	1,252,623,700	50.31%
50% to 55%	1,683	8.98%	298,967,677	12.01%
55% to 60%	1,519	8.11%	289,093,680	11.61%
60% to 65%	970	5.18%	202,395,475	8.13%
65% to 70%	518	2.77%	134,110,934	5.39%
70% to 75%	125	0.67%	32,913,278	1.32%
75% to 80%	28	0.15%	5,987,266	0.24%
80% to 85%	14	0.07%	3,168,891	0.13%
85% to 90%	5	0.03%	766,385	0.03%
90% to 95%	5	0.03%	840,568	0.03%
95% to 100%	8	0.04%	1,152,539	0.00%
<b>Total</b>	<b>18,732</b>	<b>100.00%</b>	<b>2,489,924,633</b>	<b>100.00%</b>
<b>Weighted Average Indexed LTV</b>			<b>44.50%</b>	

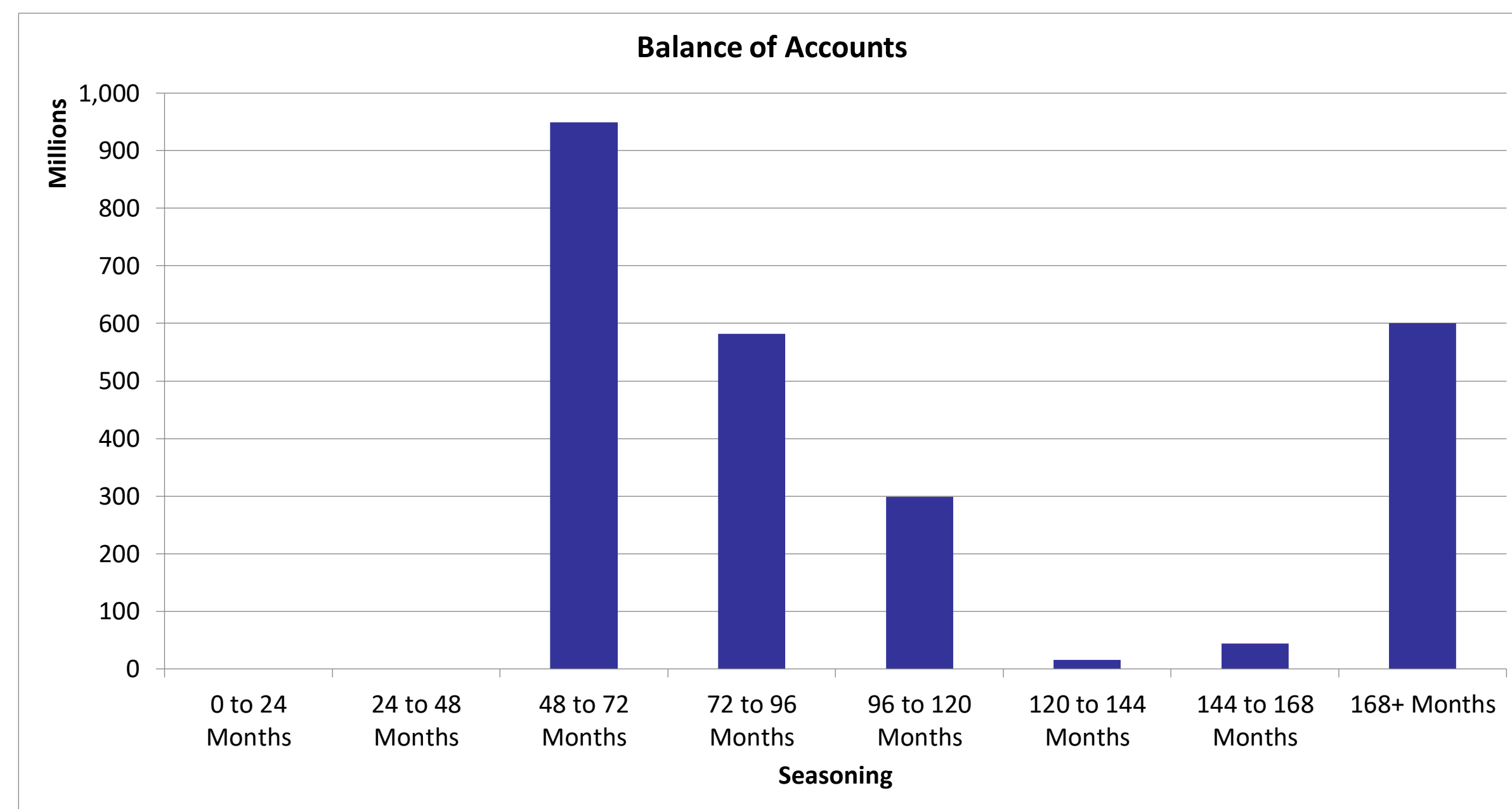
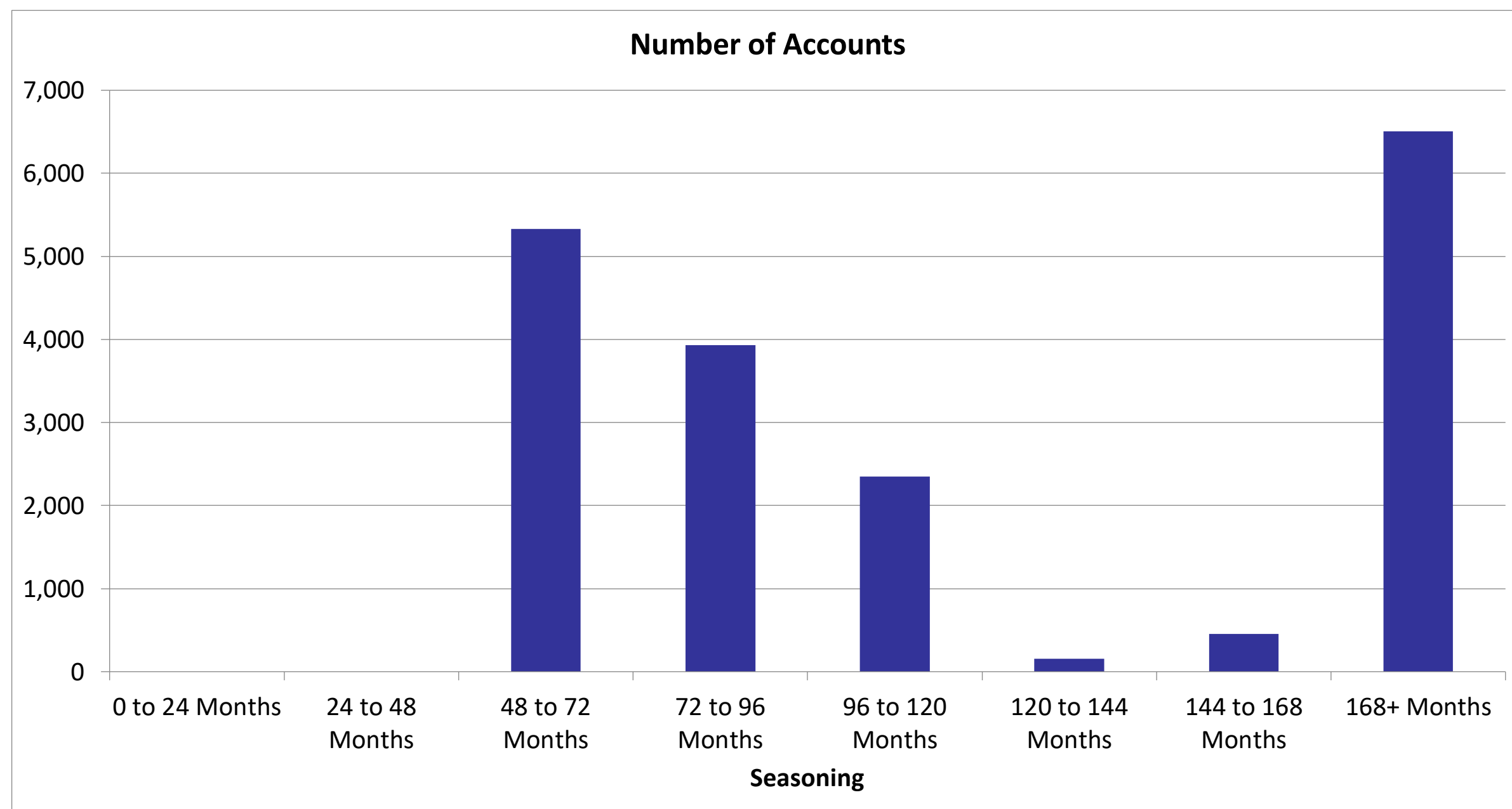


**Average Indexed LTV - Last 6 Months**

	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
Indexed LTV	46.05	46.14	45.68	45.44	45.08	44.50

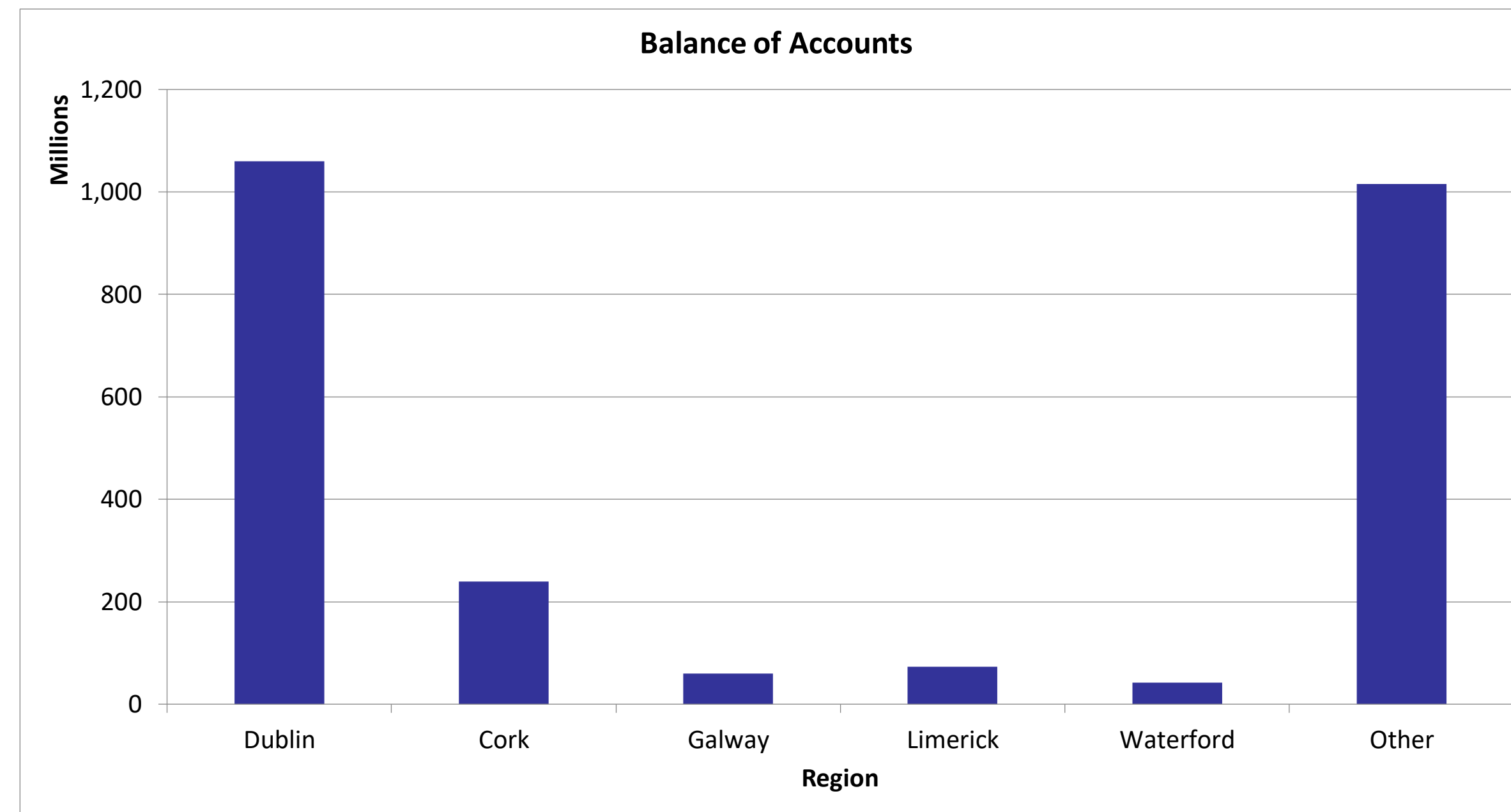
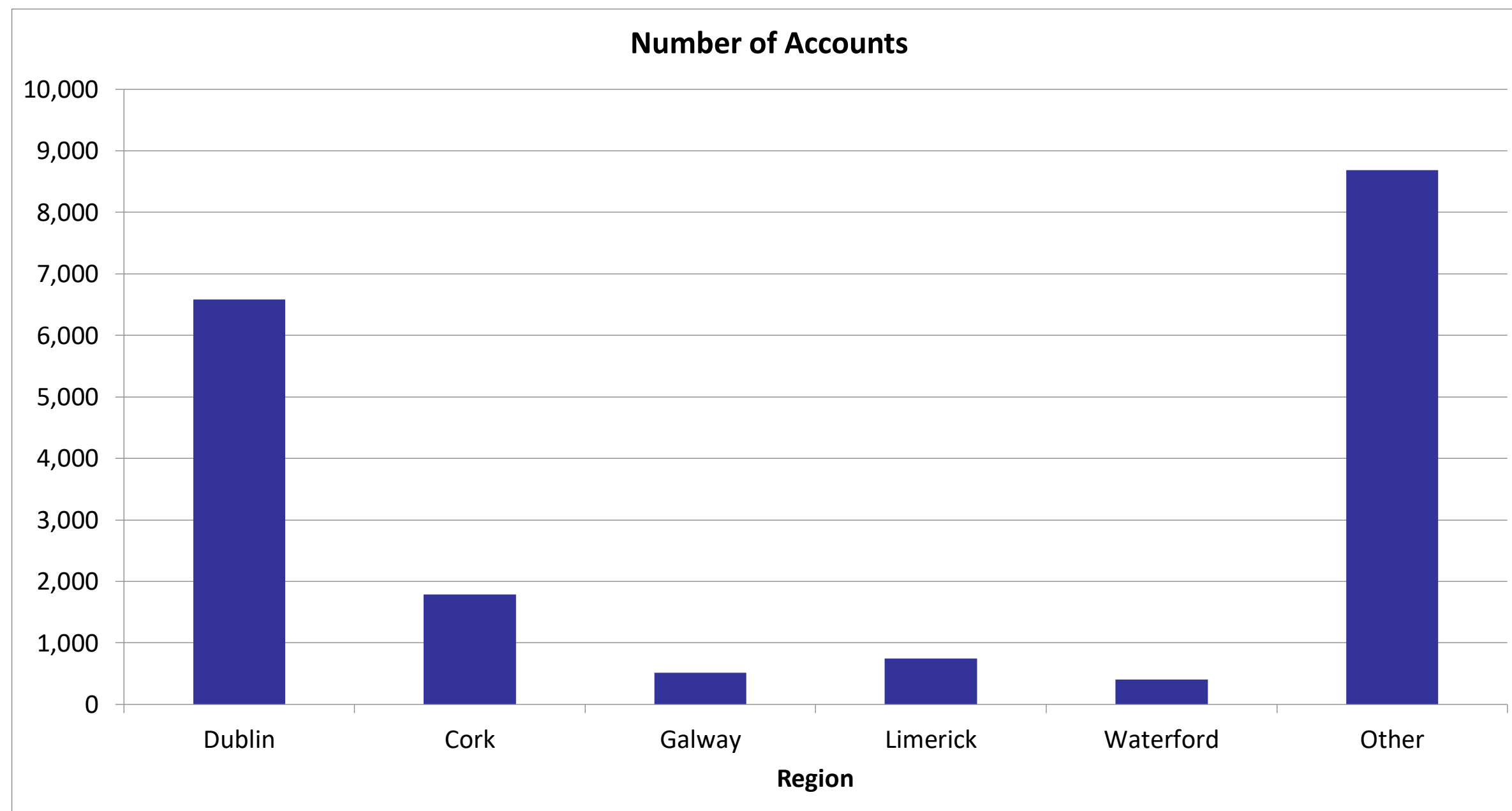


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	0	0.00%	0	0.00%
48 to 72 Months	5,334	28.48%	948,977,212	38.11%
72 to 96 Months	3,935	21.01%	582,339,591	23.39%
96 to 120 Months	2,347	12.53%	298,531,006	11.99%
120 to 144 Months	153	0.82%	15,486,203	0.62%
144 to 168 Months	457	2.44%	44,458,984	1.79%
168+ Months	6,506	34.73%	600,131,637	24.10%
<b>Total</b>	<b>18,732</b>	<b>100.00%</b>	<b>2,489,924,633</b>	<b>100.00%</b>
<b>Weighted Average Seasoning</b>			<b>108.25</b>	

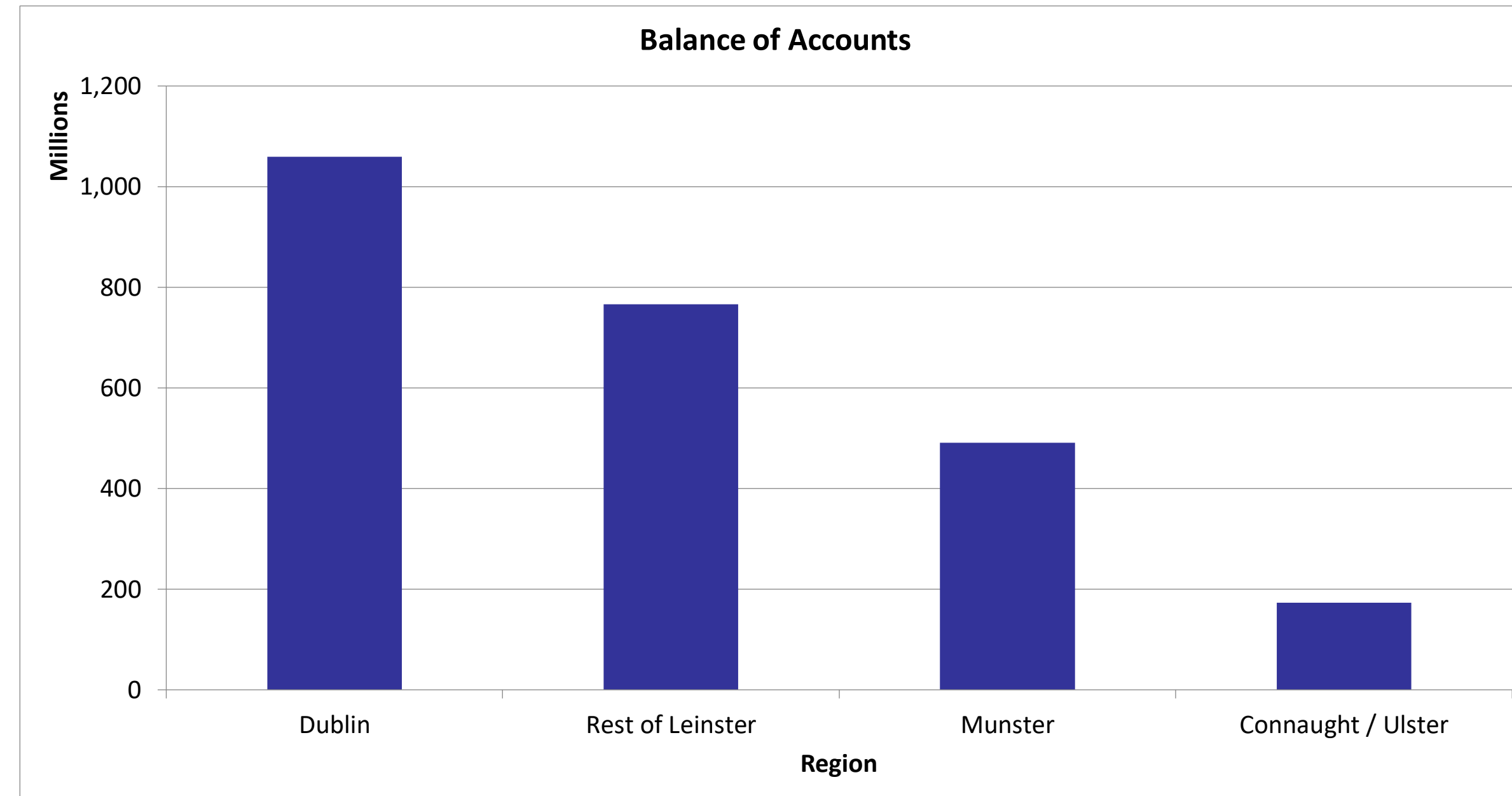
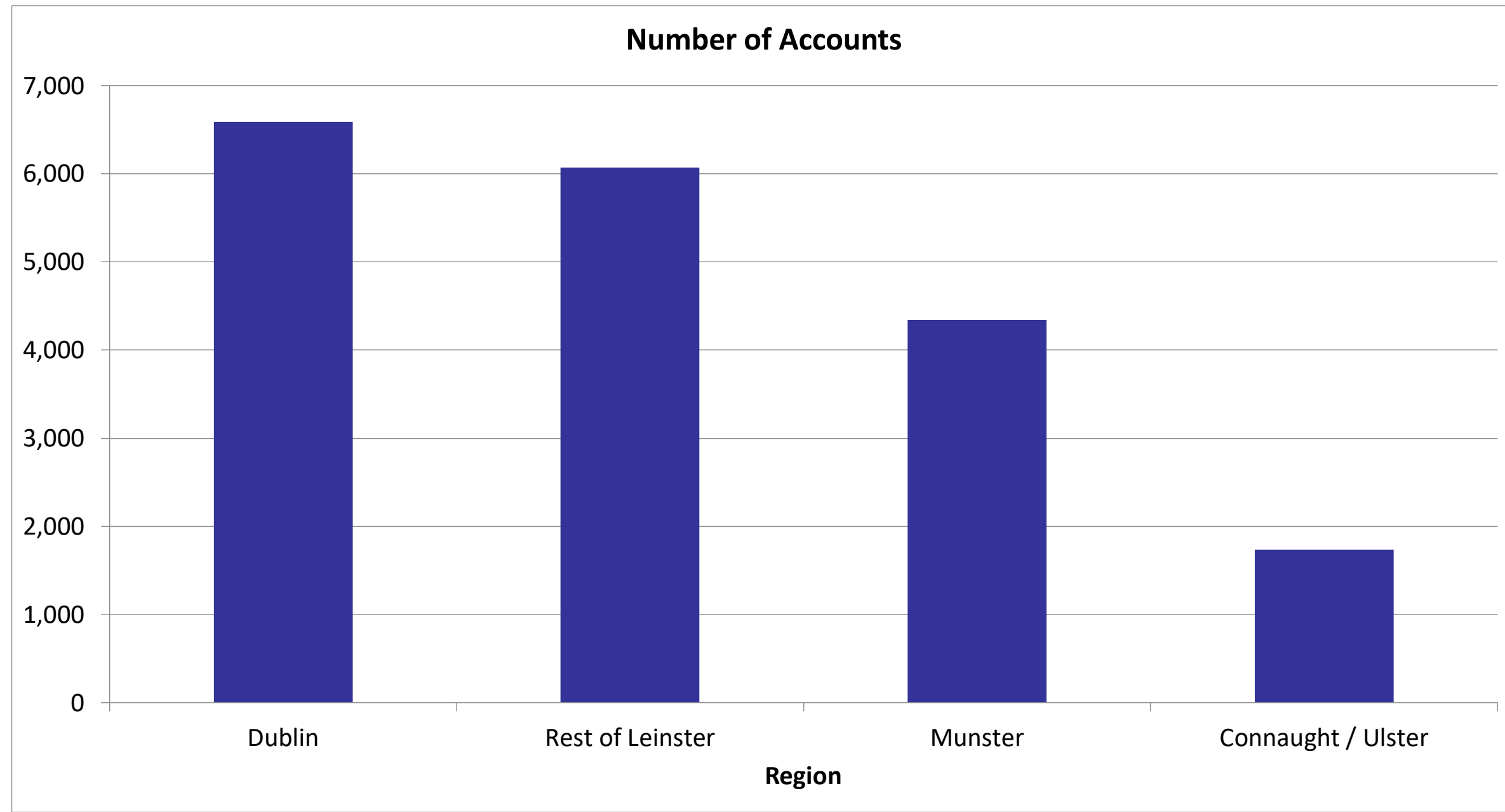


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	255	1.36%	26,068,430	1.05%
CAVAN	157	0.84%	16,220,641	0.65%
CLARE	468	2.50%	44,338,886	1.78%
CORK	1,792	9.57%	239,738,079	9.63%
DONEGAL	376	2.01%	30,094,748	1.21%
DUBLIN	6,588	35.17%	1,059,580,030	42.55%
GALWAY	514	2.74%	60,230,324	2.42%
KERRY	478	2.55%	46,889,973	1.88%
KILDARE	1,361	7.27%	193,532,683	7.77%
KILKENNY	252	1.35%	27,535,171	1.11%
LAOIS	300	1.60%	32,397,006	1.30%
LEITRIM	56	0.30%	4,616,993	0.19%
LIMERICK	743	3.97%	73,226,091	2.94%
LONGFORD	72	0.38%	6,117,998	0.25%
LOUTH	807	4.31%	91,400,465	3.67%
MAYO	240	1.28%	21,594,856	0.87%
MEATH	1,418	7.57%	189,860,950	7.63%
MONAGHAN	90	0.48%	9,414,307	0.38%
OFFALY	187	1.00%	19,213,000	0.77%
ROSCOMMON	107	0.57%	11,099,525	0.45%
SLIGO	195	1.04%	19,529,282	0.78%
TIPPERARY	451	2.41%	45,418,398	1.82%
WATERFORD	409	2.18%	41,831,805	1.68%
WESTMEATH	268	1.43%	27,535,510	1.11%
WEXFORD	381	2.03%	42,309,303	1.70%
WICKLOW	767	4.09%	110,130,180	4.42%
Total	18,732	100.00%	2,489,924,633	100.00%

11. Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,588	35.17%	1,059,580,030	42.55%
Cork	1,792	9.57%	239,738,079	9.63%
Galway	514	2.74%	60,230,324	2.42%
Limerick	743	3.97%	73,226,091	2.94%
Waterford	409	2.18%	41,831,805	1.68%
Other	8,686	46.37%	1,015,318,304	40.78%
<b>Total</b>	<b>18,732</b>	<b>100.00%</b>	<b>2,489,924,633</b>	<b>100.00%</b>



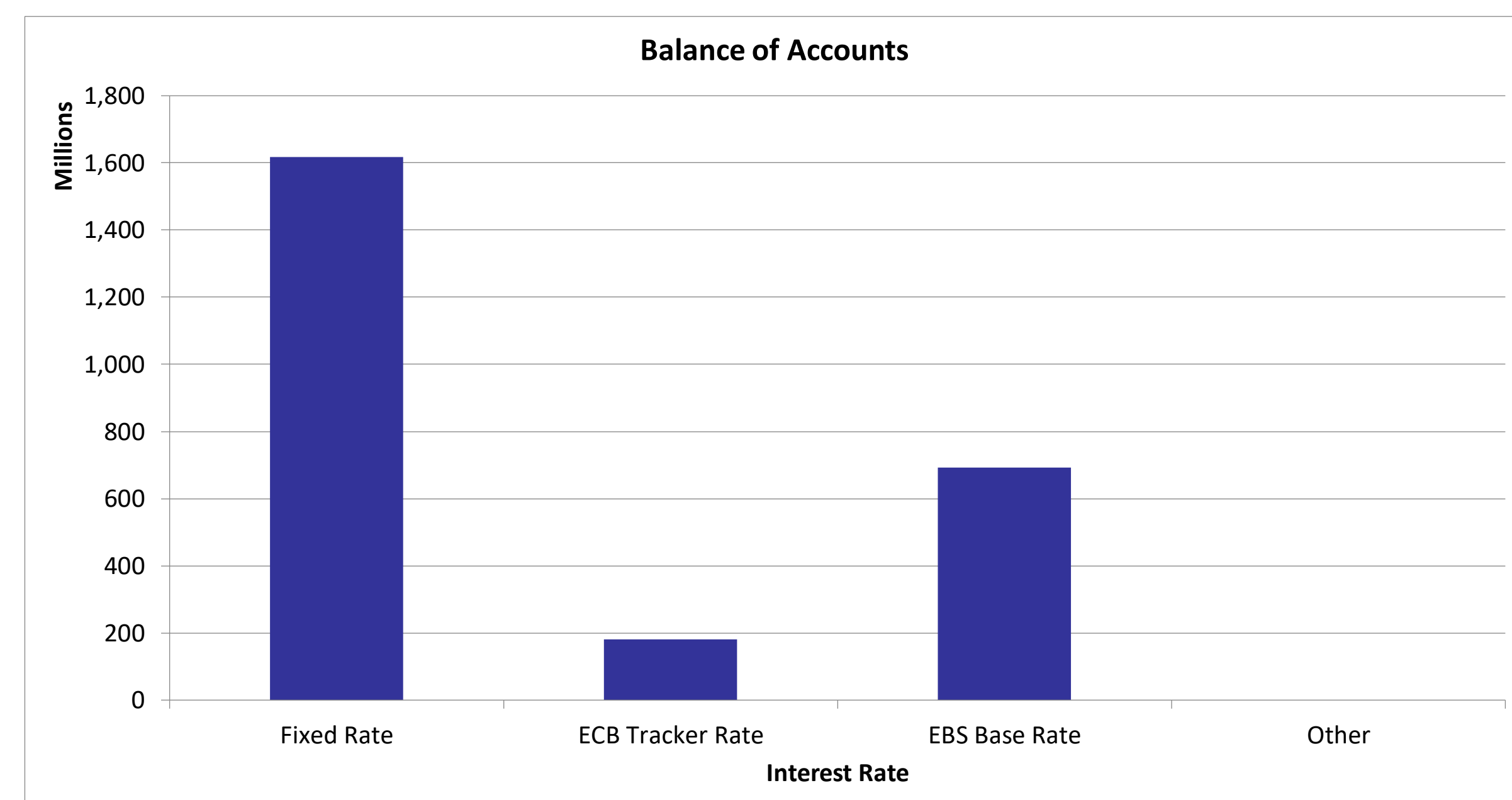
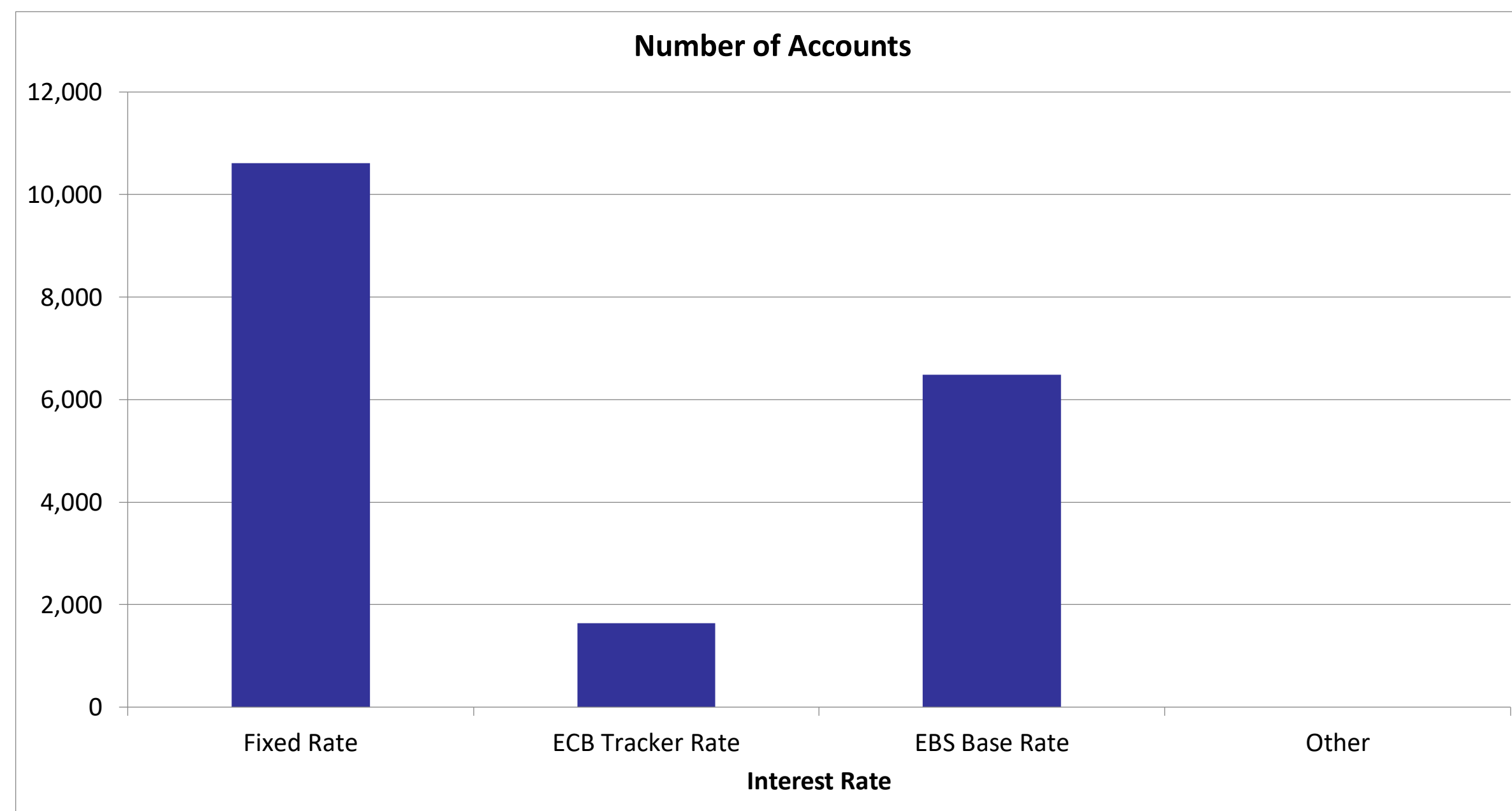
12. Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,588	35.17%	1,059,580,030	42.55%
Rest of Leinster	6,068	32.39%	766,100,696	30.77%
Munster	4,341	23.17%	491,443,231	19.74%
Connaught / Ulster	1,735	9.26%	172,800,675	6.94%
<b>Total</b>	<b>18,732</b>	<b>100.00%</b>	<b>2,489,924,633</b>	<b>100.00%</b>



**13 Interest Rate**

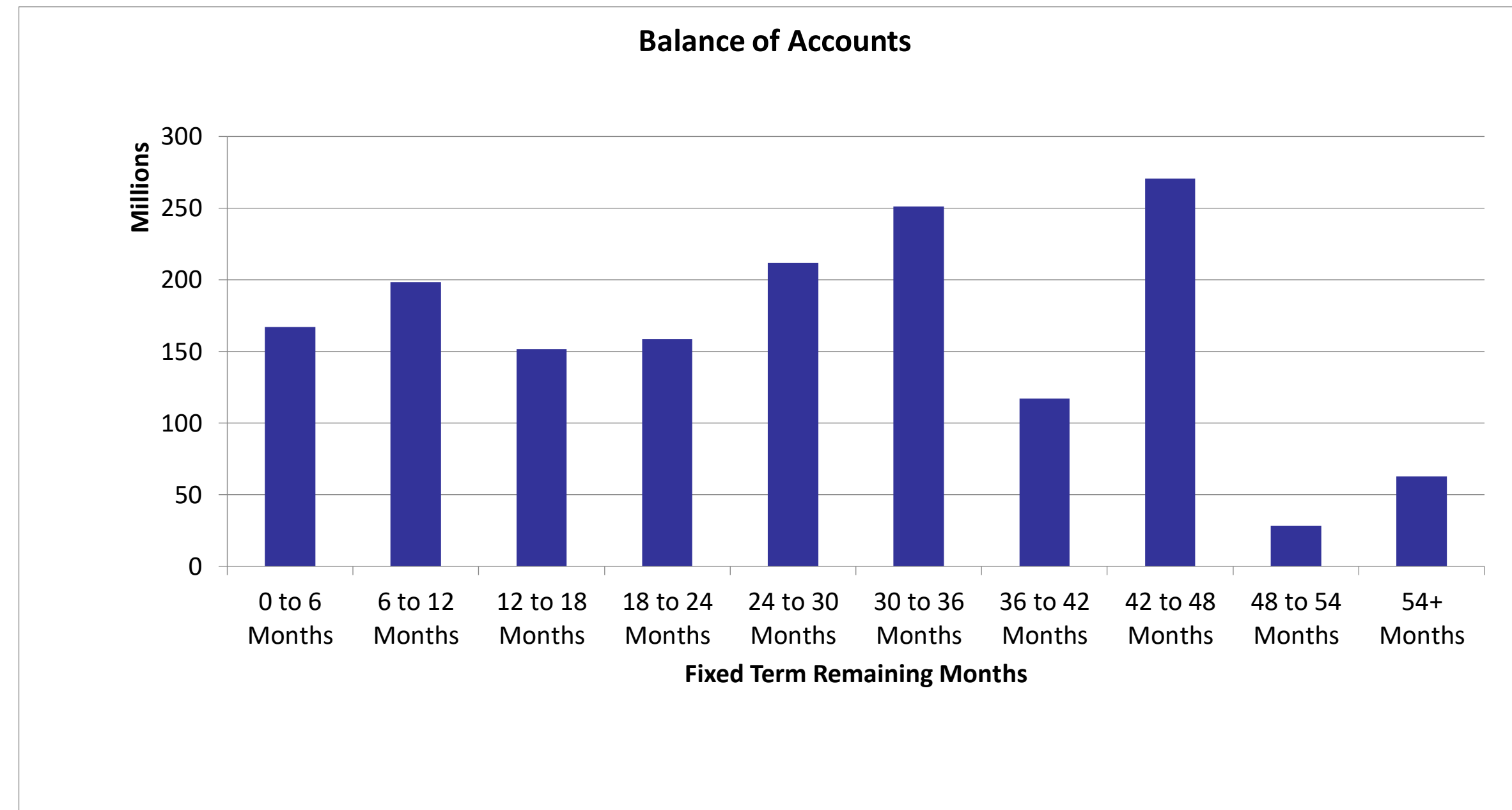
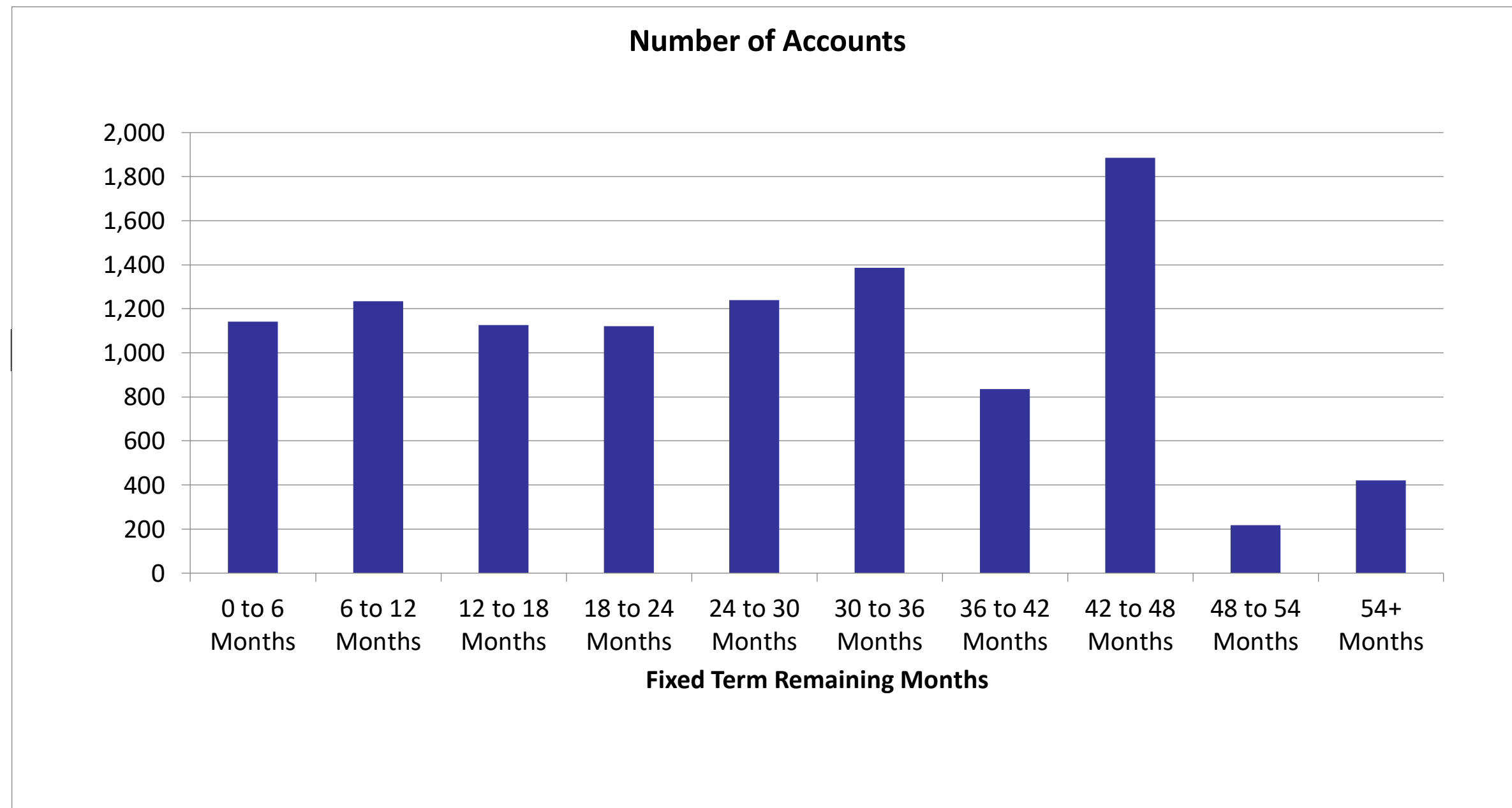
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	10,608	56.63%	1,617,262,141	64.95%
ECB Tracker Rate	1,636	8.73%	180,577,216	7.25%
EBS Base Rate	6,488	34.64%	692,085,275	27.80%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>18,732</b>	<b>100.00%</b>	<b>2,489,924,633</b>	<b>100.00%</b>

Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	10,608	2.77
ECB Tracker Rate	1,636	5.64
EBS Base Rate	6,488	4.07
Other	0	0.00
<b>Weighted Average Interest Rate</b>		<b>3.30</b>

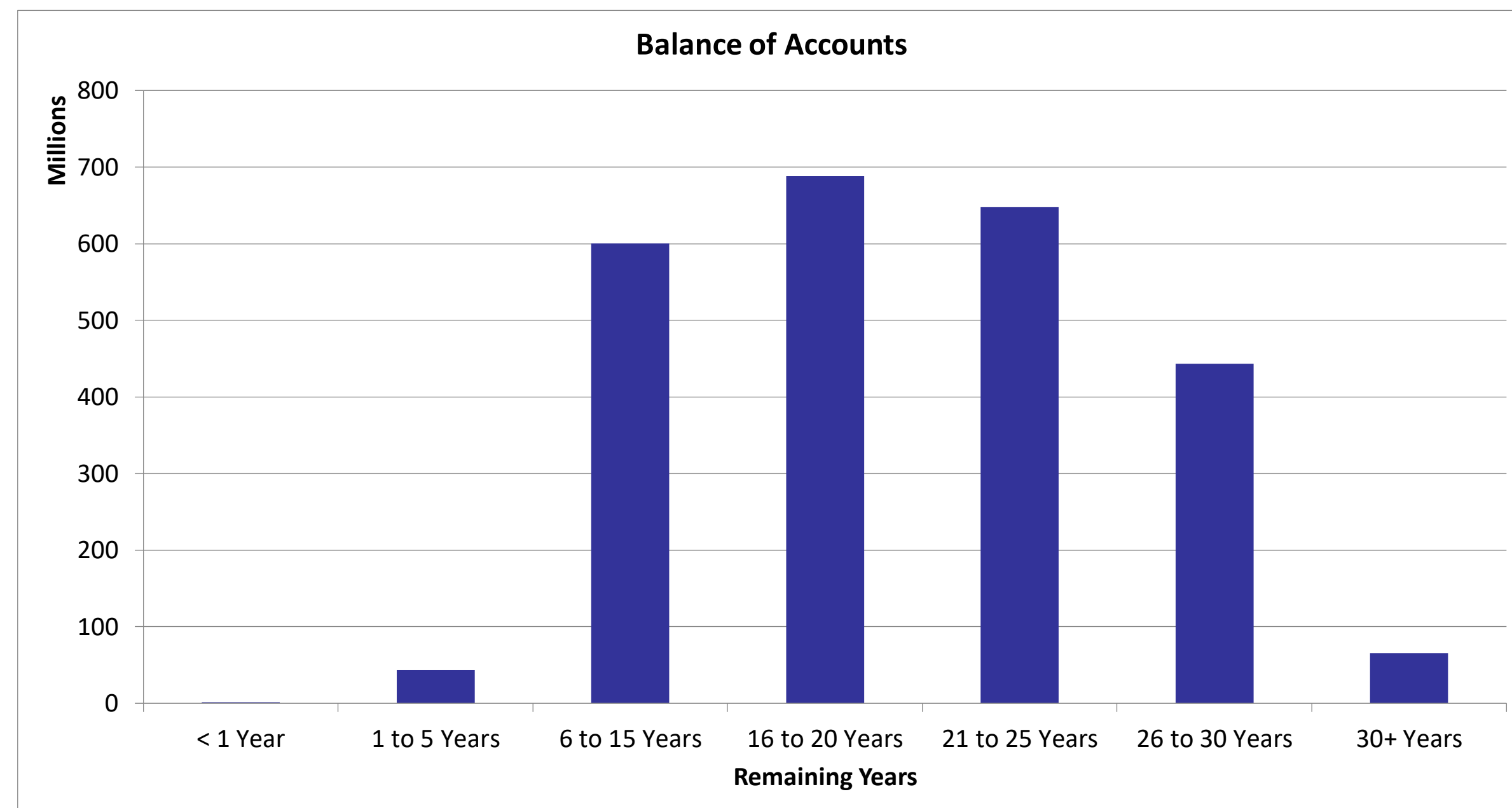
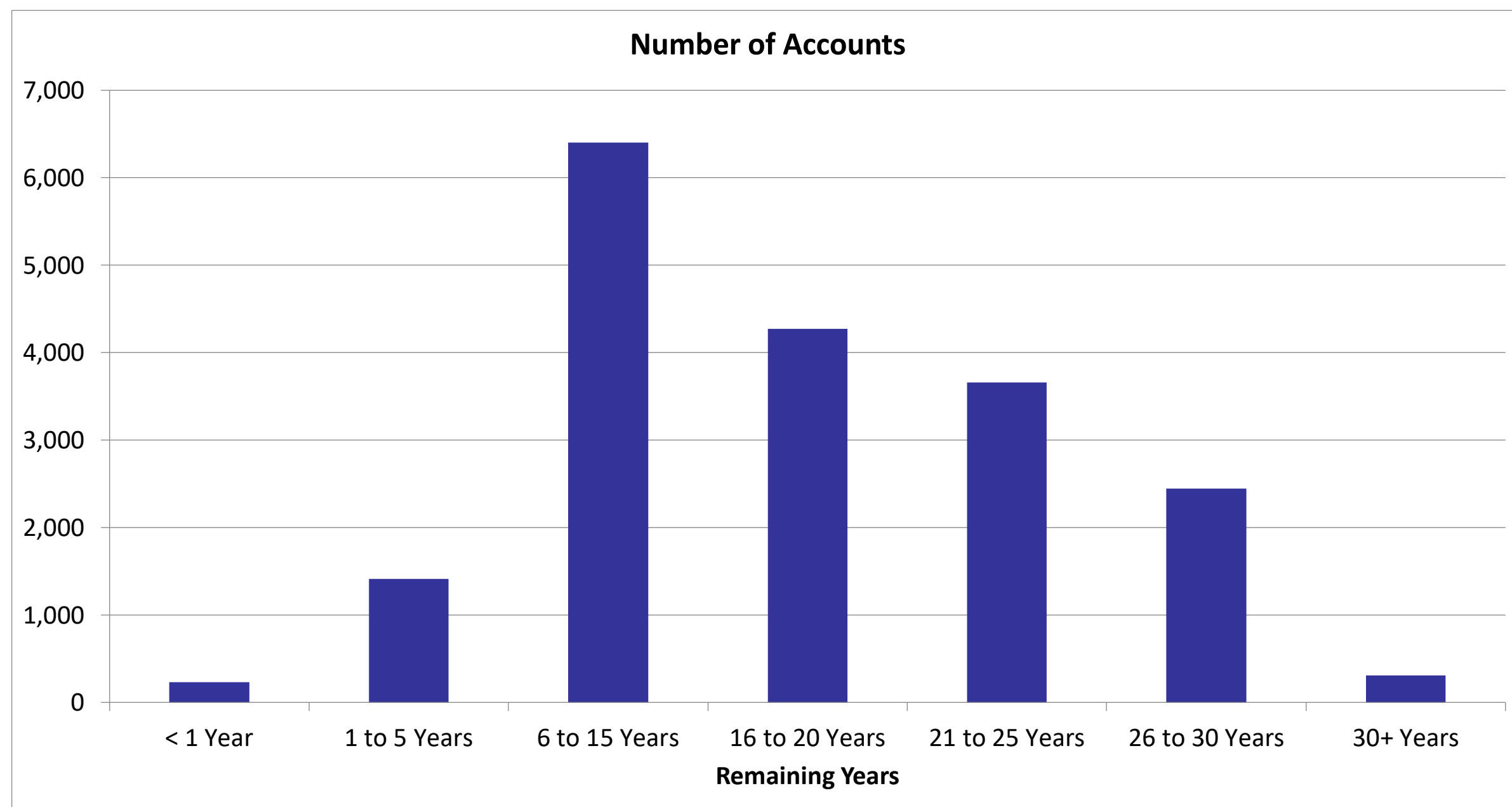




15 Fixed Term Remaining Months				
Fixed Term Remaining Months	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 6 Months	1,141	10.76%	166,881,751	10.32%
6 to 12 Months	1,234	11.63%	198,469,291	12.27%
12 to 18 Months	1,126	10.62%	151,684,410	9.38%
18 to 24 Months	1,122	10.58%	158,540,358	9.80%
24 to 30 Months	1,239	11.68%	212,049,258	13.11%
30 to 36 Months	1,385	13.06%	251,221,036	15.53%
36 to 42 Months	836	7.88%	116,982,756	7.23%
42 to 48 Months	1,885	17.77%	270,505,961	16.73%
48 to 54 Months	218	2.06%	28,182,268	1.74%
54+ Months	422	3.98%	62,745,052	3.88%
<b>Total</b>	<b>10,608</b>	<b>100.00%</b>	<b>1,617,262,141</b>	<b>100.00%</b>
<b>Weighted Fixed Term Remaining Months</b>			<b>28.54</b>	

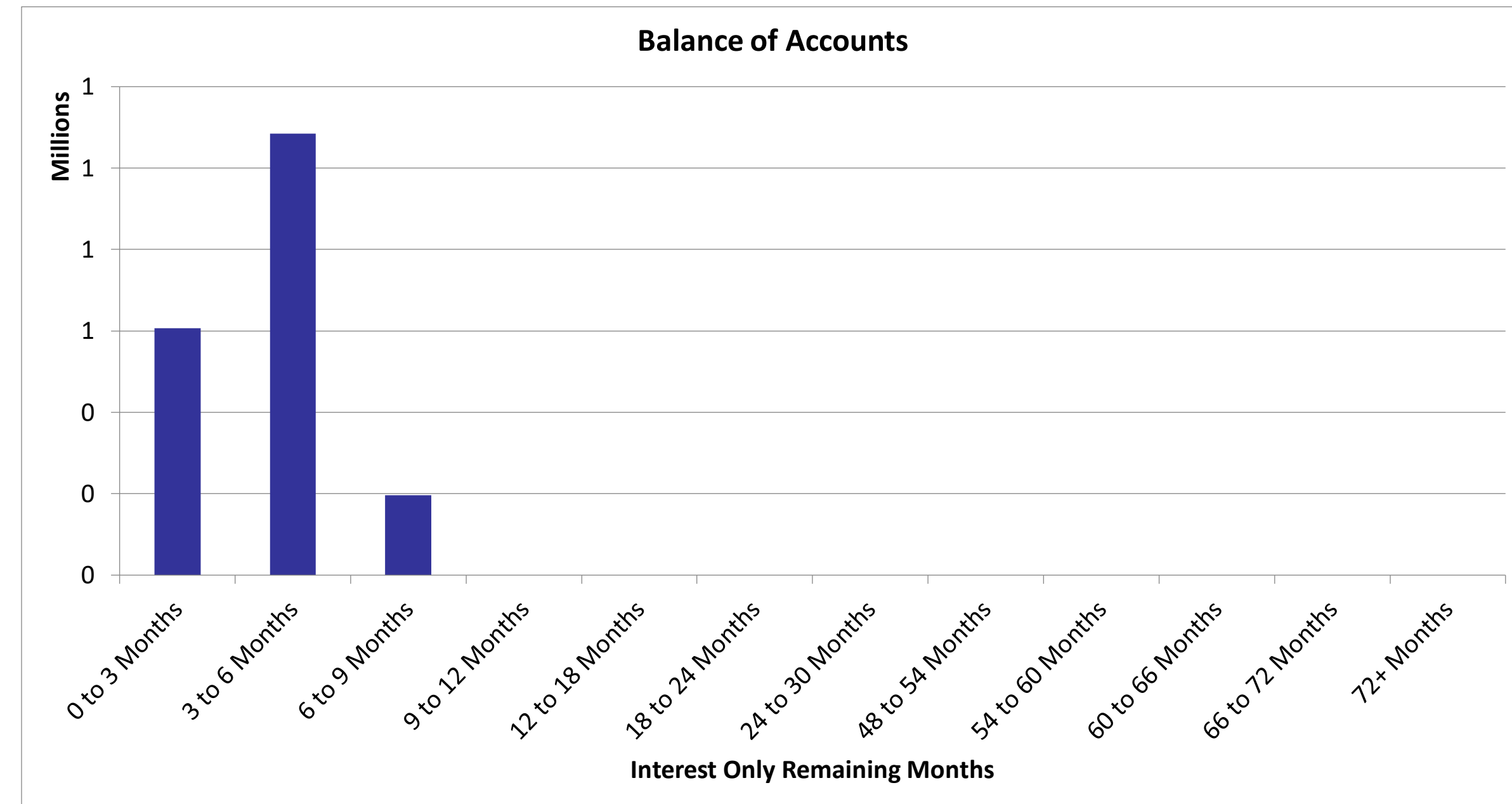
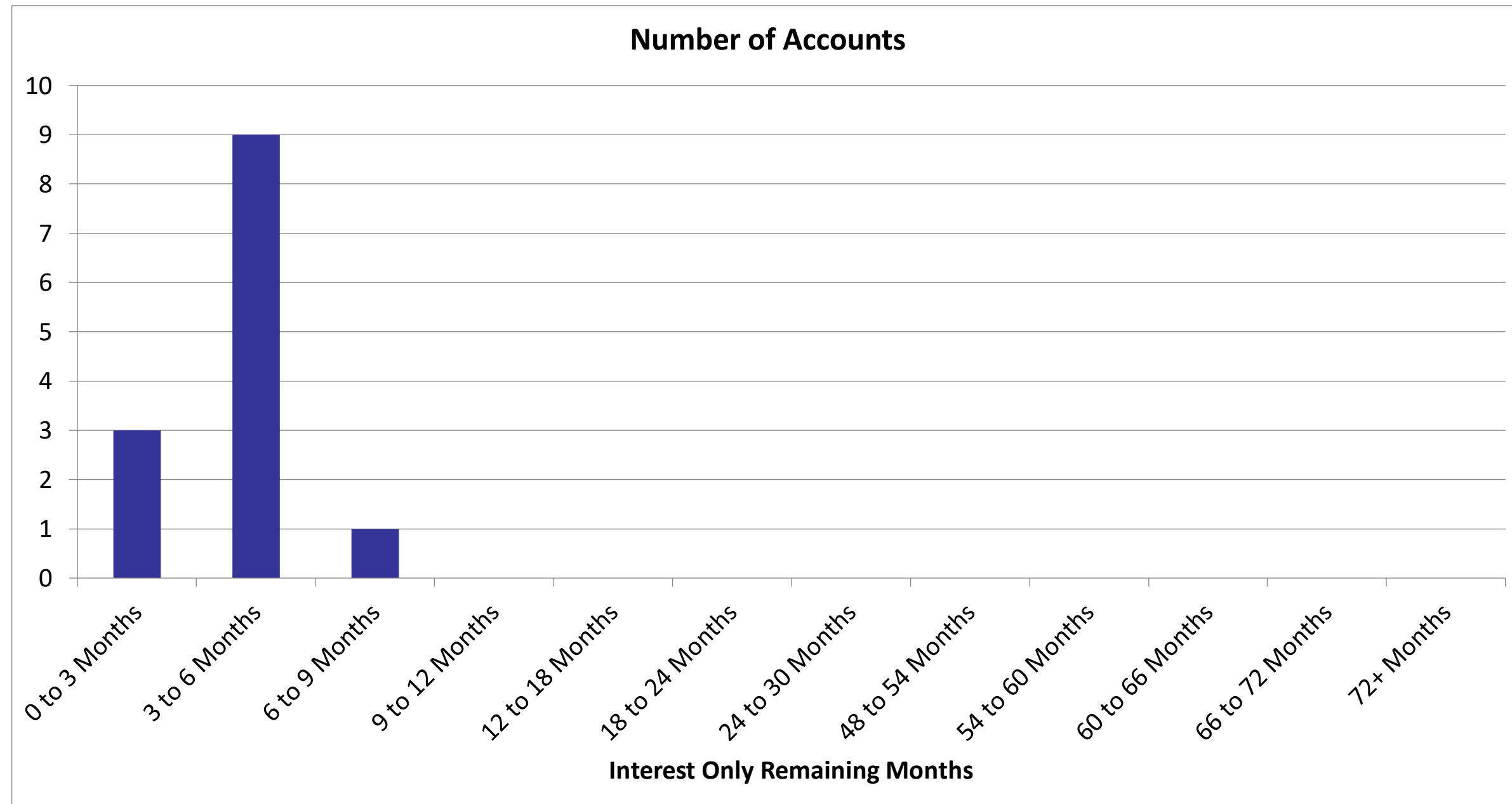


14. Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	231	1.23%	1,260,469	0.05%
1 to 5 Years	1,412	7.54%	43,178,030	1.73%
6 to 15 Years	6,400	34.17%	600,685,510	24.12%
16 to 20 Years	4,273	22.81%	688,520,304	27.65%
21 to 25 Years	3,660	19.54%	647,358,092	26.00%
26 to 30 Years	2,447	13.06%	443,106,659	17.80%
30+ Years	309	1.65%	65,815,569	2.64%
<b>Total</b>	<b>18,732</b>	<b>100.00%</b>	<b>2,489,924,633</b>	<b>100.00%</b>
<b>Weighted Average Remaining Years</b>			19.60	



16. Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	18,719	99.93%	2,488,038,166	99.92%
Interest Only (Standard )	13	0.07%	1,886,467	0.08%
<b>Total</b>	<b>18,732</b>	<b>100.00%</b>	<b>2,489,924,633</b>	<b>100.00%</b>

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	3	23.08%	606,118	32.13%
3 to 6 Months	9	69.23%	1,084,680	57.50%
6 to 9 Months	1	7.69%	195,669	10.37%
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%
<b>Total</b>	<b>13</b>	<b>100.00%</b>	<b>1,886,467</b>	<b>100.00%</b>
<b>Weighted Average Interest Only (Standard ) Remaining Term</b>			<b>3.67</b>	



17 Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELoAN	18,725	99.96%	2,489,042,331	99.96%
RETAIL BTL	7	0.04%	882,302	0.04%
<b>Total</b>	<b>18,732</b>	<b>100.00%</b>	<b>2,489,924,633</b>	<b>100.00%</b>