

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

|                         |            |
|-------------------------|------------|
| From:                   | AIB        |
| Month Ending:           | 31/01/2023 |
| Interest Payments Date: | 20/02/2023 |

| <b>Investor Contacts</b> |  |                  |                         |
|--------------------------|--|------------------|-------------------------|
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| 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 | RMBSE000145100420208         |

| <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%   |   | 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                  | € 110,700,000                   | 100%        | 1 Month EURIBOR | 1.35%   | 2.35%   | Mar-2025                       | Nov-2058            |
| D Notes                        | XS2131186848 | Baa3                    | BBB(lo)              | A2                     | A (high)            | € 110,700,000                   | 100%        | 1 Month EURIBOR | 1.75%   | 2.75%   | Mar-2025                       | Nov-2058            |
| E Notes                        | XS2131189511 | B3                      | BB                   | Ba2                    | BBB                 | € 80,500,000                    | 100%        | 1 Month EURIBOR | 2.75%   | 3.75%   | Mar-2025                       | Nov-2058            |
| Z Notes                        | XS2131190956 | n/a                     | n/a                  | n/a                    | n/a                 | € 60,500,000                    | 100%        | 8.00% Fixed     | n/a   | n/a   | Mar-2025                       | Nov-2058            |
| R1A Notes                      | XS2132421137 | n/a                     | n/a                  | n/a                    | n/a                 | € 10,000                        | 100%        | n/a             | n/a   | n/a   | Mar-2025                       | Nov-2058            |
| R1B Notes                      | XS2132421301 | n/a                     | n/a                  | n/a                    | n/a                 | € 10,000                        | 100%        | n/a             | n/a   | n/a   | Mar-2025                       | Nov-2058            |
| R2A Notes                      | XS2132421483 | n/a                     | n/a                  | n/a                    | n/a                 | € 10,000                        | 100%        | n/a             | n/a   | n/a   | Mar-2025                       | Nov-2058            |
| R2B Notes                      | XS2132421566 | n/a                     | n/a                  | n/a                    | n/a                 | € 10,000                        | 100%        | n/a             | n/a   | n/a   | Mar-2025                       | Nov-2058            |

| <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    | 20/01/2023 |
| Interest Period End Date      | 20/02/2023 |
| No of days in Interest Period | 31         |
| Next Payments Date            | 20/03/2023 |

| 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%   | 468,481,055            | 16.9517%   | (22,691,878)        | 445,789,178            | 16.2642%   | 0.27                | 0.26                |  |
| A2 Notes                    | XS2131185014 | 1,731,400,000           | 42.9997%   | 1,731,400,000          | 62.6497%   | 0                   | 1,731,400,000          | 63.1684%   | 1.00                | 1.00                |  |
| B Notes                     | XS2131185105 | 201,300,000             | 4.9993%    | 201,300,000            | 7.2839%    | 0                   | 201,300,000            | 7.3442%    | 1.00                | 1.00                |  |
| C Notes                     | XS2131185873 | 110,700,000             | 2.7493%    | 110,700,000            | 4.0056%    | 0                   | 110,700,000            | 4.0388%    | 1.00                | 1.00                |  |
| D Notes                     | XS2131186848 | 110,700,000             | 2.7493%    | 110,700,000            | 4.0056%    | 0                   | 110,700,000            | 4.0388%    | 1.00                | 1.00                |  |
| E Notes                     | XS2131189511 | 80,500,000              | 1.9992%    | 80,500,000             | 2.9128%    | 0                   | 80,500,000             | 2.9370%    | 1.00                | 1.00                |  |
| Z Notes                     | XS2131190956 | 60,500,000              | 1.5025%    | 60,500,000             | 2.1892%    | 0                   | 60,500,000             | 2.2073%    | 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%       | 2,763,621,055          | 100.0000%  | (22,691,878)        | 2,740,929,178          | 100.0000%  | 0.69                | 0.68                |  |

| Interest Payments on Notes |              |               |                |                     |                      |                        |                          |
|----------------------------|--------------|---------------|----------------|---------------------|----------------------|------------------------|--------------------------|
| Class of Notes             | Reference    | Interest Rate | Number of Days | Interest Due (Euro) | Interest Paid (Euro) | Unpaid Interest (Euro) | Cumulative Unpaid (Euro) |
| A1 Notes                   | XS2131184983 | 2.385%        | 31             | 962,142.96          | 962,142.96           | 0                      | 0                        |
| A2 Notes                   | XS2131185014 | 0.350%        | 31             | 521,824.72          | 521,824.72           | 0                      | 0                        |
| B Notes                    | XS2131185105 | 2.935%        | 31             | 508,757.79          | 508,757.79           | 0                      | 0                        |
| C Notes                    | XS2131185873 | 3.335%        | 31             | 317,908.87          | 317,908.87           | 0                      | 0                        |
| D Notes                    | XS2131186848 | 3.735%        | 31             | 356,038.87          | 356,038.87           | 0                      | 0                        |
| E Notes                    | XS2131189511 | 4.735%        | 31             | 328,227.56          | 328,227.56           | 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                      |              |               |                | 3,411,678.54        | 3,411,678.54         | -                      | -                        |

| 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               | 0              |  |
| Liquidity Reserve Fund   | 25,971,000              | 16,499,108             | (170,189)                | -                           | 16,328,919             | 16,328,919              | -              |  |
| Total                    | 29,745,000              | 20,273,108             | (170,189)                | -                           | 20,102,919             | 20,102,919              | 0              |  |

| Revenue Analysis  |                  |
|---|------------------|
|   | Euro             |
| Revenue Receipts  | 6,580,058        |
| Interest from Bank Accounts   | 0                |
| Class A Liquidity Reserve Fund Excess Amount  | 170,189          |
| 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>6,750,247</b> |
| <b>Allocation of Available Revenue Receipts</b>   |                  |
| 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  | (16,880)         |
| Servicer (EBS)  | (246,118)        |
| Servicer (Haven)  | (136,075)        |
| Issuer Profit Fee   | (100)            |
| Class A Notes Interest  | (1,483,968)      |
| Class A Liquidity Reserve Fund Required Amount  | 0                |
| Class A Principal Deficiency Sub-Ledger   | 0                |
| Class B Notes Interest  | (508,758)        |
| Class B Principal Deficiency Sub-Ledger   | 0                |
| Class C Notes Interest  | (317,909)        |
| Class C Principal Deficiency Sub-Ledger   | 0                |
| Class D Notes Interest  | (356,039)        |
| Class D Principal Deficiency Sub-Ledger   | 0                |
| Class E Notes Interest  | (328,228)        |
| Class E Principal Deficiency Sub-Ledger   | 0                |
| General Reserve Fund Required Amount  | 0                |
| Class Z Principal Deficiency Sub-Ledger   | (84,574)         |
| 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   | (1,837,418)      |
| Class R1B Payment   | (1,015,945)      |
| 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<br>(Euro) | Increase in Losses<br>(Euro) | Decrease in Losses<br>(Euro) | Net Losses (Euro) | Allocation of<br>Revenue Receipts | Closing Balance<br>(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 | -                         | 140,363                      | (55,789)                     | 84,574            | 84,574                            | -                         |

| <b>Principal Deficiency Ledger</b> |              |  |  |                                 |  |
|------------------------------------|--------------|--|--|---------------------------------|--|
| Class of Notes                     | Reference    | Cumulative<br>Increase in Losses<br>(Euro) | Cumulative<br>Decrease in Losses<br>(Euro) | Cumulative Net<br>Losses (Euro) | Cumulative Allocation of<br>Revenue Receipts |
| A1 Notes                           | XS2131184983 | 0  | 0  |                                 | 0  |
| A2 Notes                           | XS2131185014 | 0  | 0  |                                 | 0  |
| B Notes                            | XS2131185105 | 0  | 0  |                                 | 0  |
| C Notes                            | XS2131185873 | 0  | 0  |                                 | 0  |
| D Notes                            | XS2131186848 | 0  | 0  |                                 | 0  |
| E Notes                            | XS2131189511 | 0  | 0  |                                 | 0  |
| Z Notes                            | XS2131190956 | 6,019,501                                  | (3,373,284)                                | 2,646,217                       | 2,646,217                                    |

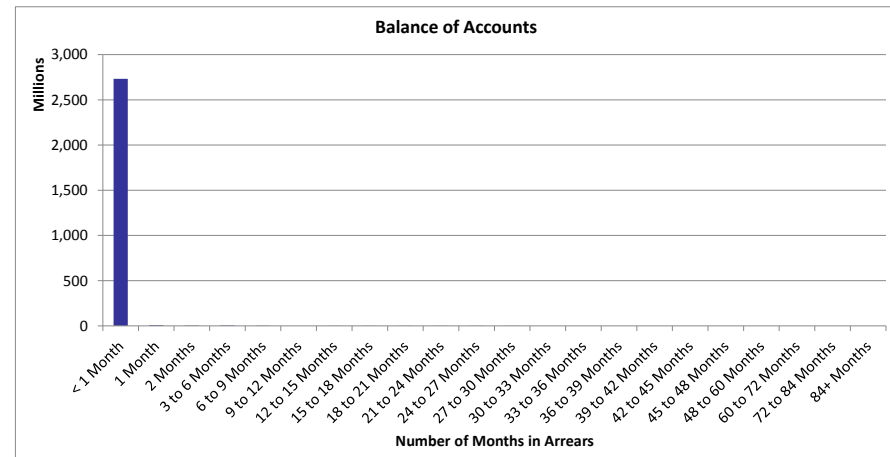
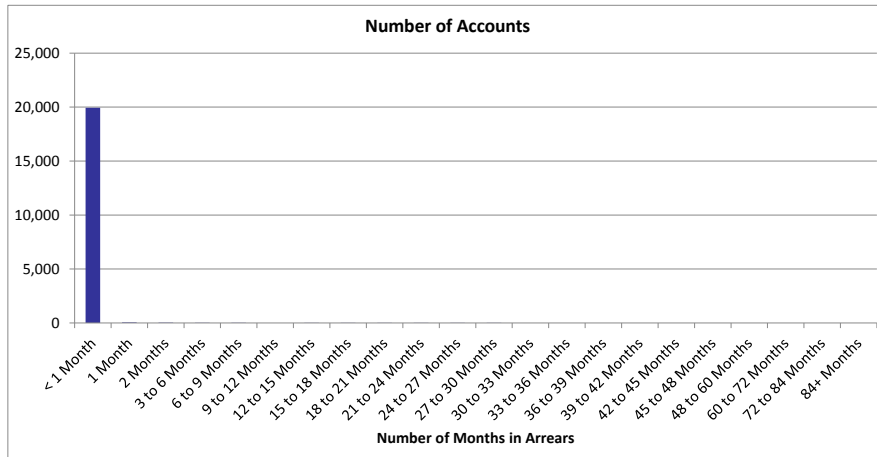
| <b>Principal Analysis</b>   |  | Euro              |
|---|--|-------------------|
| Principal Receipts  |  | 22,607,304        |
| Proceeds of issue of the Class R1 Notes and the Class R2 Note                             |  | 0                 |
| Any credit to the Principal Deficiency Ledgers  |  | 84,574            |
| 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>22,691,878</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;               |  | (22,691,878)      |
| 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                 | 2,773,983,357      | 4,026,483,467     |
| Scheduled Principal Payments and Early Redemptions | 22,607,304         | 1,282,908,071     |
| Charge Offs  | 0                  | 0                 |
| Non-cash movements                                 | 0                  | (8,517,524)       |
| Mortgages Repurchased by Sellers                   | 0                  | 716,867           |
| Closing Mortgage Principal Balance                 | 2,751,376,053      | 2,751,376,053     |

# Stratification Tables

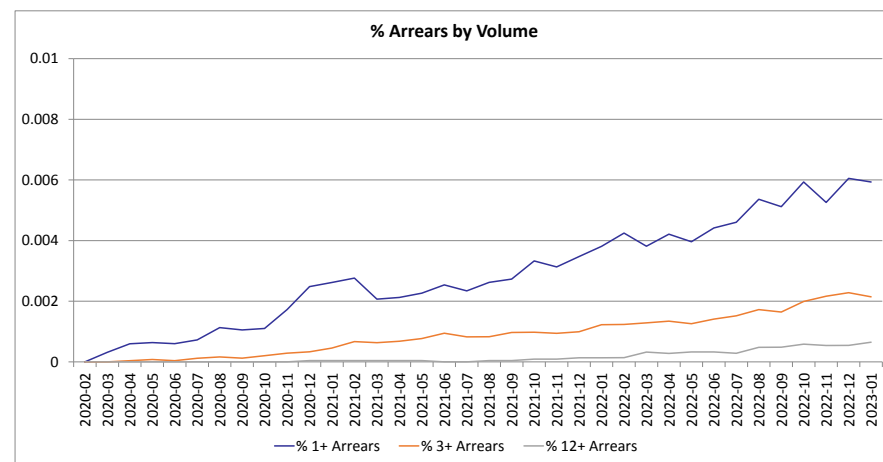
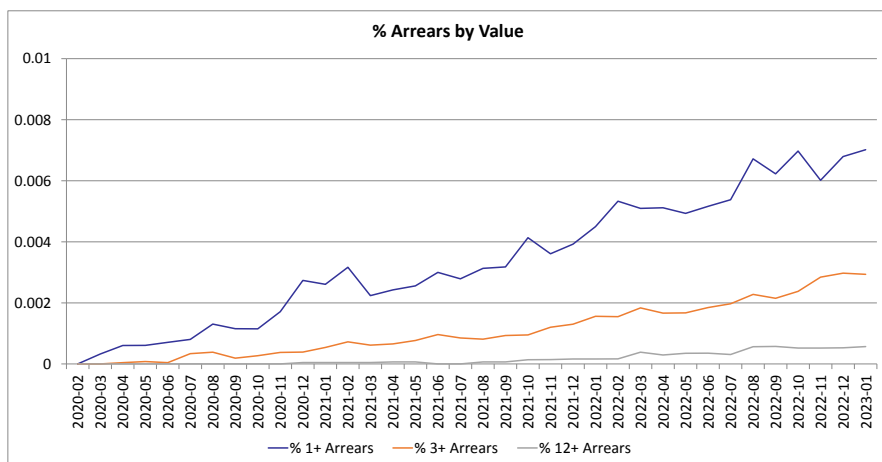
| Number of Repayments in Arrears |                    |                      |                     |                                |
|---------------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Number of Months In Arrears     | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| < 1 Month                       | 19,941             | 99.41%               | 2,732,070,372       | 99.30%                         |
| 1 Month                         | 49                 | 0.24%                | 7,477,920           | 0.27%                          |
| 2 Months                        | 27                 | 0.13%                | 3,757,110           | 0.14%                          |
| 3 to 6 Months                   | 17                 | 0.08%                | 4,338,675           | 0.16%                          |
| 6 to 9 Months                   | 13                 | 0.06%                | 2,171,517           | 0.08%                          |
| 9 to 12 Months                  | 0                  | 0.00%                | 0                   | 0.00%                          |
| 12 to 15 Months                 | 3                  | 0.01%                | 155,441             | 0.01%                          |
| 15 to 18 Months                 | 4                  | 0.02%                | 577,854             | 0.02%                          |
| 18 to 21 Months                 | 2                  | 0.01%                | 275,227             | 0.01%                          |
| 21 to 24 Months                 | 2                  | 0.01%                | 271,067             | 0.01%                          |
| 24 to 27 Months                 | 1                  | 0.00%                | 59,401              | 0.00%                          |
| 27 to 30 Months                 | 1                  | 0.00%                | 221,470             | 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                           | 20,060             | 100.00%              | 2,751,376,053       | 100.00%                        |



| Repayments in Arrears - Last 6 Months       |          |          |          |          |          |          |
|---|----------|----------|----------|----------|----------|----------|
| Months in Arrears<br>Value of Accounts (€m) | Aug-22   | Sep-22   | Oct-22   | Nov-22   | Dec-22   | Jan-23   |
| 12+ Arrears                                 | 1.65     | 1.65     | 1.48     | 1.46     | 1.46     | 1.56     |
| 3+ Arrears**                                | 6.65     | 6.20     | 6.78     | 7.99     | 8.25     | 8.07     |
| 1+ Arrears*                                 | 19.62    | 17.96    | 19.87    | 16.90    | 18.84    | 19.31    |
| Total Arrears                               | 19.62    | 17.96    | 19.87    | 16.90    | 18.84    | 19.31    |
| Total Portfolio                             | 2,921.89 | 2,883.21 | 2,850.67 | 2,808.63 | 2,773.98 | 2,751.38 |
| Months in Arrears<br>Number of Accounts     | Aug-22   | Sep-22   | Oct-22   | Nov-22   | Dec-22   | Jan-23   |
| 12+ Arrears                                 | 10       | 10       | 12       | 11       | 11       | 13       |
| 3+ Arrears**                                | 36       | 34       | 41       | 44       | 46       | 43       |
| 1+ Arrears*                                 | 112      | 106      | 122      | 107      | 122      | 119      |
| Total Arrears                               | 112      | 106      | 122      | 107      | 122      | 119      |
| Total Portfolio                             | 20,883   | 20,704   | 20,559   | 20,340   | 20,162   | 20,060   |

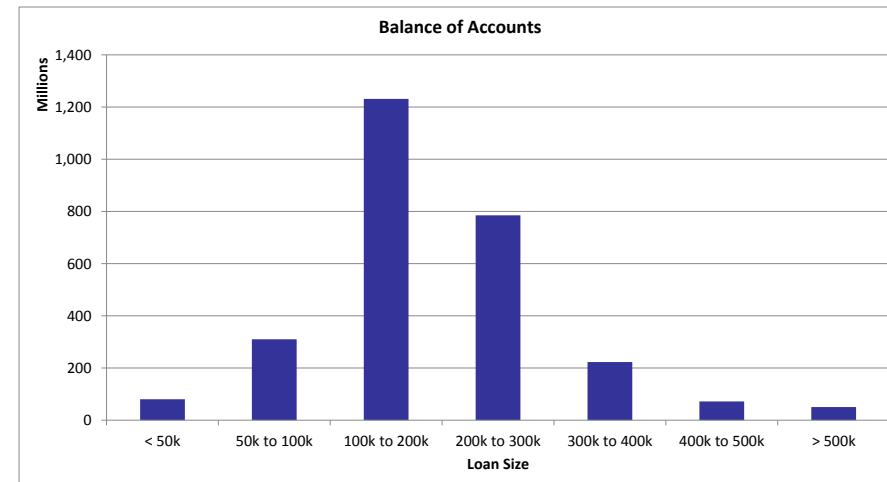
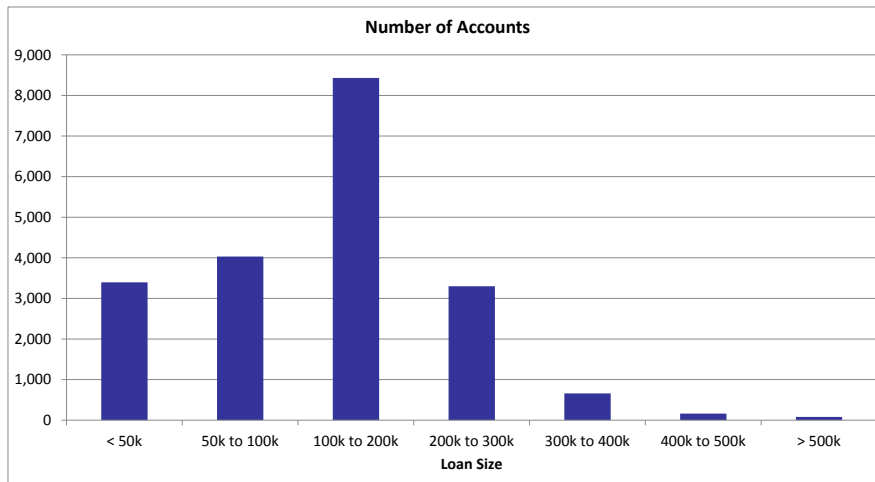
\* 1+ Arrears includes loans in 3+ and 12+ Arrears

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



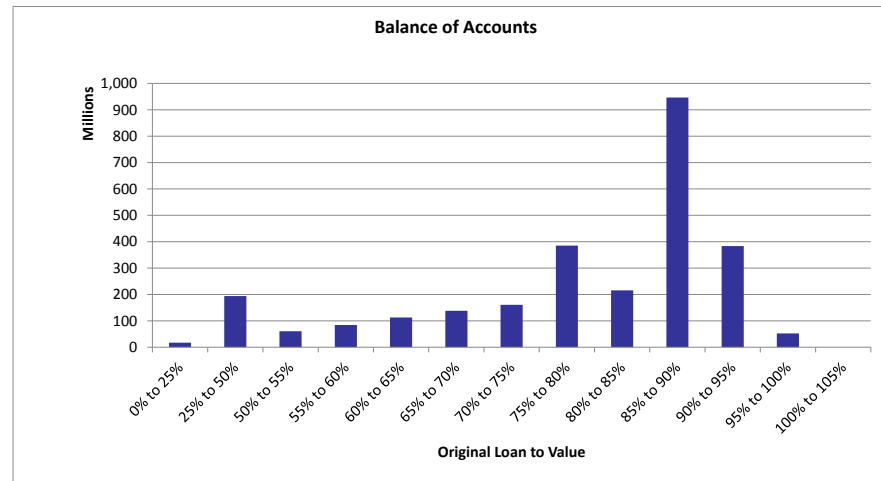
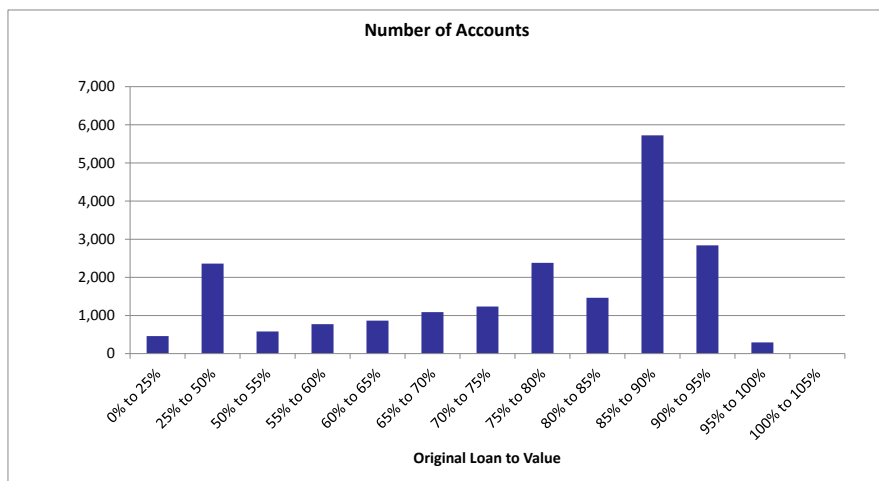
| Cure Rates - Last 6 Months |        |        |        |        |        |        |
|----------------------------|--------|--------|--------|--------|--------|--------|
|                            | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 | Jan-23 |
| Total Cases Any Arrears    | 158    | 162    | 173    | 168    | 191    | 174    |
| Total Cured to 0 Arrears   | 19     | 35     | 36     | 47     | 31     | 53     |
| % Cure Rate to 0 Arrears   | 12.03% | 21.60% | 20.81% | 27.98% | 16.23% | 30.46% |

| Loan Size                  |                    |                      |                     |                                |
|----------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Loan Size                  | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| < 50k                      | 3,394              | 16.92%               | 80,044,729          | 2.91%                          |
| 50k to 100k                | 4,032              | 20.10%               | 310,061,387         | 11.27%                         |
| 100k to 200k               | 8,431              | 42.03%               | 1,231,092,394       | 44.74%                         |
| 200k to 300k               | 3,301              | 16.46%               | 785,109,140         | 28.54%                         |
| 300k to 400k               | 659                | 3.29%                | 222,969,728         | 8.10%                          |
| 400k to 500k               | 162                | 0.81%                | 71,728,752          | 2.61%                          |
| > 500k                     | 81                 | 0.40%                | 50,369,923          | 1.83%                          |
| Total                      | 20,060             | 100.00%              | 2,751,376,053       | 100.00%                        |
| Weighted Average Loan Size |                    |                      | 137,157.33          |                                |



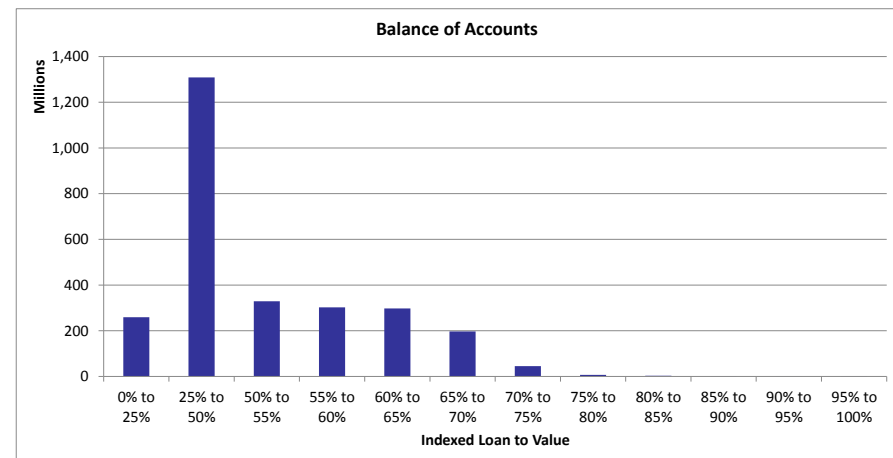
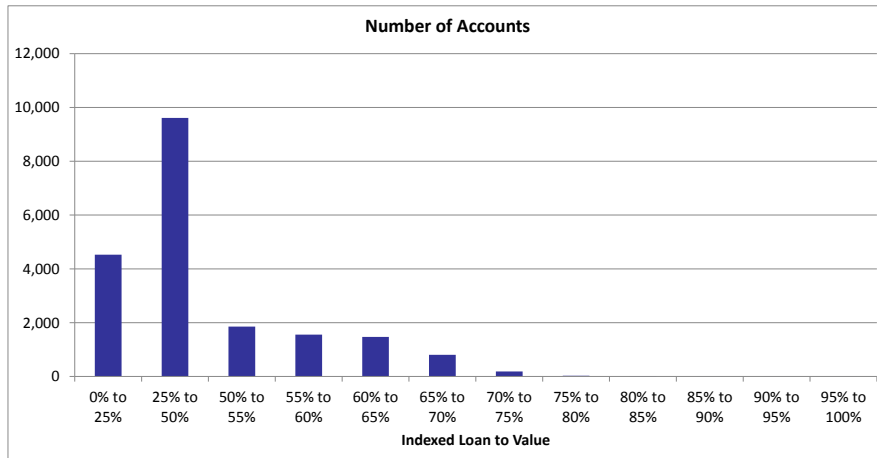


| Original LTV                  |                    |                      |                     |                                |
|-------------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Original LTV                  | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| 0% to 25%                     | 458                | 2.28%                | 17,483,851          | 0.64%                          |
| 25% to 50%                    | 2,361              | 11.77%               | 194,156,232         | 7.06%                          |
| 50% to 55%                    | 579                | 2.89%                | 60,568,735          | 2.20%                          |
| 55% to 60%                    | 772                | 3.85%                | 84,256,241          | 3.06%                          |
| 60% to 65%                    | 866                | 4.32%                | 112,947,112         | 4.11%                          |
| 65% to 70%                    | 1,089              | 5.43%                | 138,377,494         | 5.03%                          |
| 70% to 75%                    | 1,234              | 6.15%                | 160,660,966         | 5.84%                          |
| 75% to 80%                    | 2,380              | 11.86%               | 385,120,849         | 14.00%                         |
| 80% to 85%                    | 1,465              | 7.30%                | 215,500,426         | 7.83%                          |
| 85% to 90%                    | 5,724              | 28.53%               | 946,499,781         | 34.40%                         |
| 90% to 95%                    | 2,840              | 14.16%               | 383,334,748         | 13.93%                         |
| 95% to 100%                   | 292                | 1.46%                | 52,469,618          | 1.91%                          |
| 100% to 105%                  | 0                  | 0.00%                | 0                   | 0.00%                          |
| Total                         | 20,060             | 100.00%              | 2,751,376,053       | 100.00%                        |
| Weighted Average Original LTV |                    |                      | 79.14%              |                                |

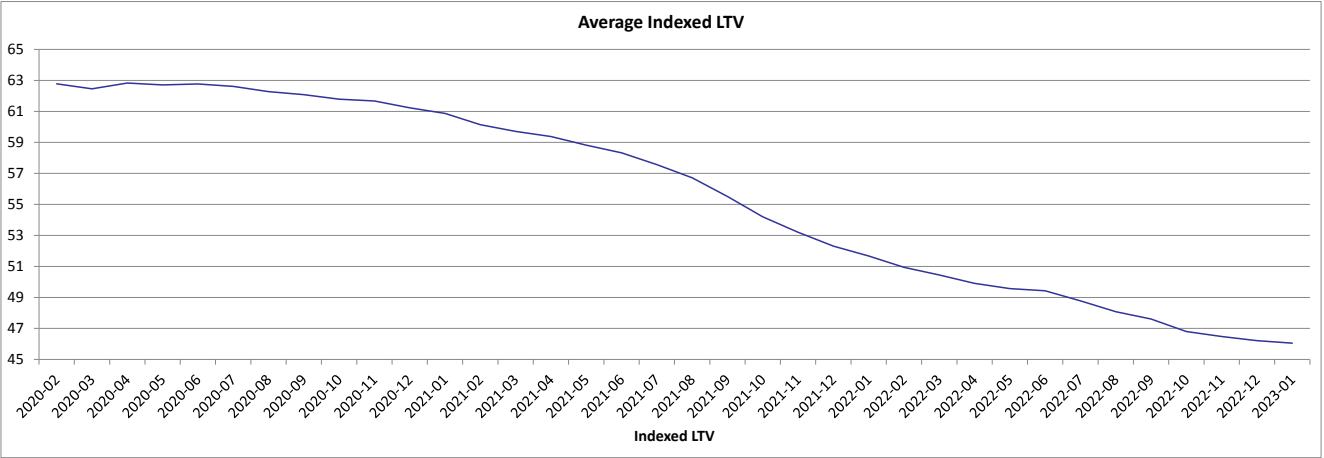


\*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

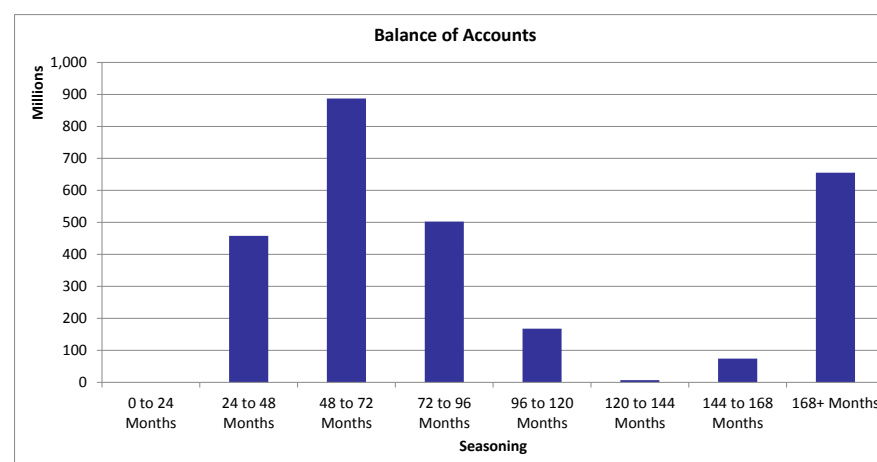
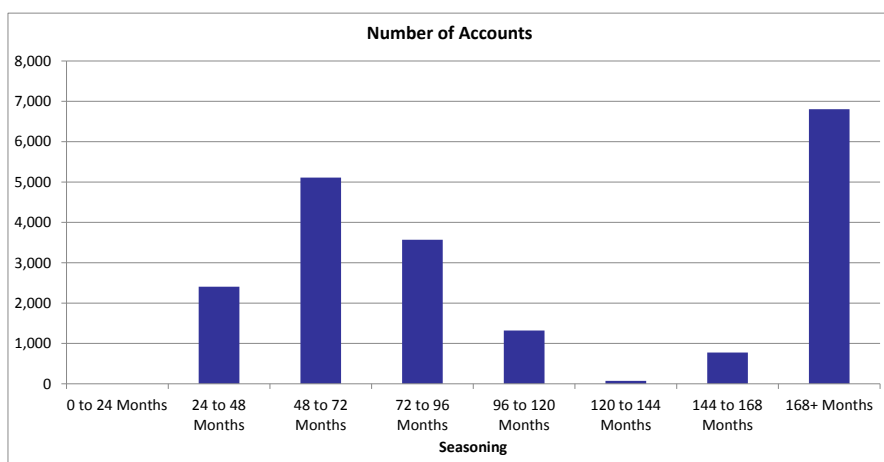
| Indexed LTV                  |                    |                      |                     |                                |
|------------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Indexed LTV                  | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| 0% to 25%                    | 4,525              | 22.56%               | 259,409,771         | 9.43%                          |
| 25% to 50%                   | 9,610              | 47.91%               | 1,308,590,915       | 47.56%                         |
| 50% to 55%                   | 1,854              | 9.24%                | 329,100,854         | 11.96%                         |
| 55% to 60%                   | 1,555              | 7.75%                | 302,169,973         | 10.98%                         |
| 60% to 65%                   | 1,469              | 7.32%                | 297,845,146         | 10.83%                         |
| 65% to 70%                   | 806                | 4.02%                | 197,005,727         | 7.16%                          |
| 70% to 75%                   | 185                | 0.92%                | 45,070,800          | 1.64%                          |
| 75% to 80%                   | 29                 | 0.14%                | 6,679,262           | 0.24%                          |
| 80% to 85%                   | 14                 | 0.07%                | 3,081,462           | 0.11%                          |
| 85% to 90%                   | 5                  | 0.02%                | 985,417             | 0.04%                          |
| 90% to 95%                   | 3                  | 0.01%                | 618,385             | 0.02%                          |
| 95% to 100%                  | 5                  | 0.02%                | 818,343             | 0.03%                          |
| Total                        | 20,060             | 100.00%              | 2,751,376,053       | 100.00%                        |
| Weighted Average Indexed LTV |                    |                      | 46.05%              |                                |



| Average Indexed LTV - Last 6 Months |        |        |        |        |        |        |
|-------------------------------------|--------|--------|--------|--------|--------|--------|
|                                     | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 | Jan-23 |
| Indexed LTV                         | 48.08  | 47.61  | 46.80  | 46.48  | 46.21  | 46.05  |

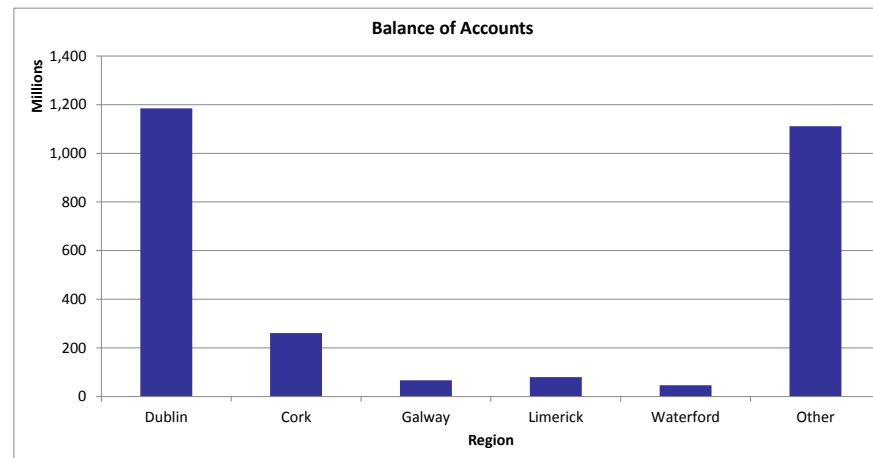
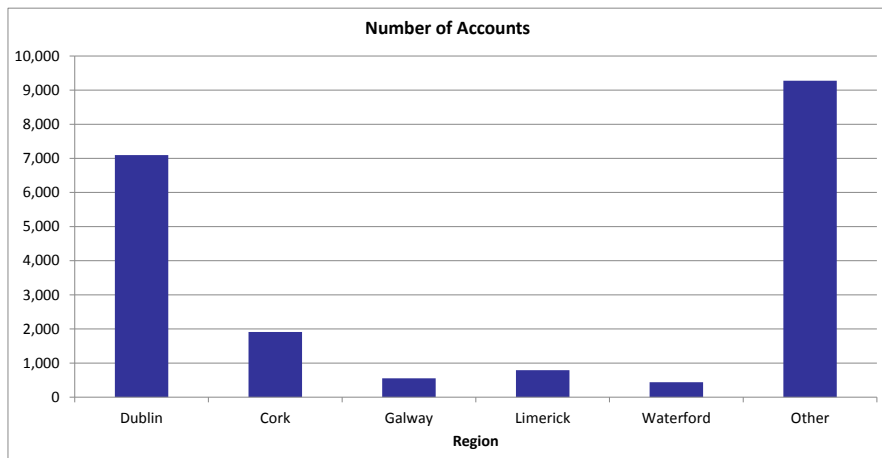


| Seasoning                  |                    |                      |                     |                                |
|----------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Seasoning                  | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| 0 to 24 Months             | 0                  | 0.00%                | 0                   | 0.00%                          |
| 24 to 48 Months            | 2,407              | 12.00%               | 457,930,124         | 16.64%                         |
| 48 to 72 Months            | 5,111              | 25.48%               | 887,271,885         | 32.25%                         |
| 72 to 96 Months            | 3,570              | 17.80%               | 502,344,542         | 18.26%                         |
| 96 to 120 Months           | 1,321              | 6.59%                | 167,718,634         | 6.10%                          |
| 120 to 144 Months          | 72                 | 0.36%                | 6,792,179           | 0.25%                          |
| 144 to 168 Months          | 775                | 3.86%                | 74,173,552          | 2.70%                          |
| 168+ Months                | 6,804              | 33.92%               | 655,145,136         | 23.81%                         |
| Total                      | 20,060             | 100.00%              | 2,751,376,053       | 100.00%                        |
| Weighted Average Seasoning |                    |                      | 99.43               |                                |

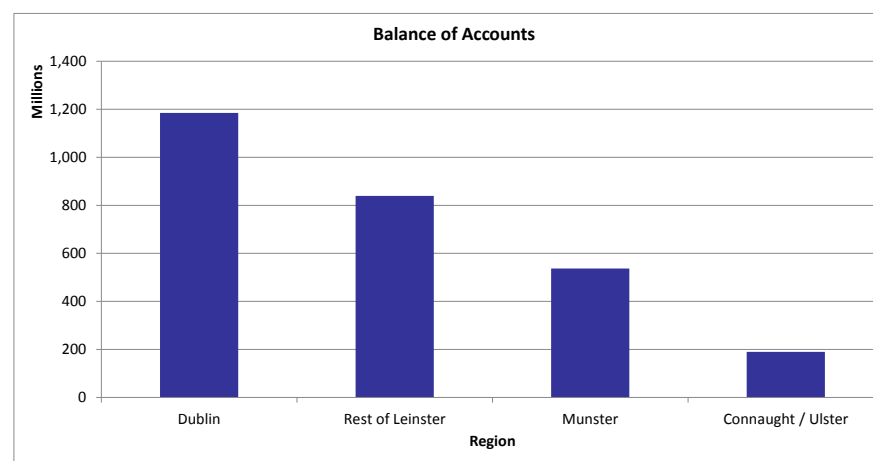
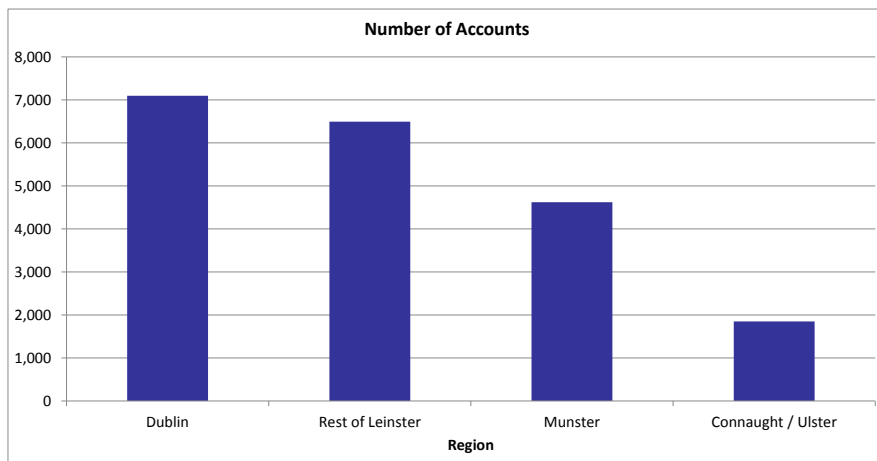


| Property Area (County) |                    |                      |                     |                                |
|------------------------|--------------------|----------------------|---------------------|--------------------------------|
| County                 | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| CARLOW                 | 276                | 1.38%                | 29,143,365          | 1.06%                          |
| CAVAN                  | 166                | 0.83%                | 17,544,613          | 0.64%                          |
| CLARE                  | 497                | 2.48%                | 48,280,524          | 1.75%                          |
| CORK                   | 1,910              | 9.52%                | 261,296,228         | 9.50%                          |
| DONEGAL                | 400                | 1.99%                | 32,444,571          | 1.18%                          |
| DUBLIN                 | 7,096              | 35.37%               | 1,184,970,282       | 43.07%                         |
| GALWAY                 | 551                | 2.75%                | 67,312,444          | 2.45%                          |
| KERRY                  | 502                | 2.50%                | 50,902,108          | 1.85%                          |
| KILDARE                | 1,461              | 7.28%                | 211,753,492         | 7.70%                          |
| KILKENNY               | 266                | 1.33%                | 30,246,018          | 1.10%                          |
| LAOIS                  | 321                | 1.60%                | 36,172,961          | 1.31%                          |
| LEITRIM                | 60                 | 0.30%                | 5,180,164           | 0.19%                          |
| LIMERICK               | 791                | 3.94%                | 80,080,740          | 2.91%                          |
| LONGFORD               | 73                 | 0.36%                | 6,501,300           | 0.24%                          |
| LOUTH                  | 851                | 4.24%                | 98,478,686          | 3.58%                          |
| MAYO                   | 256                | 1.28%                | 24,013,644          | 0.87%                          |
| MEATH                  | 1,511              | 7.53%                | 206,806,552         | 7.52%                          |
| MONAGHAN               | 95                 | 0.47%                | 10,282,533          | 0.37%                          |
| OFFALY                 | 201                | 1.00%                | 20,896,671          | 0.76%                          |
| ROSCOMMON              | 113                | 0.56%                | 11,891,285          | 0.43%                          |
| SLIGO                  | 209                | 1.04%                | 21,375,926          | 0.78%                          |
| TIPPERARY              | 483                | 2.41%                | 49,717,244          | 1.81%                          |
| WATERFORD              | 438                | 2.18%                | 46,541,925          | 1.69%                          |
| WESTMEATH              | 296                | 1.48%                | 31,544,410          | 1.15%                          |
| WEXFORD                | 411                | 2.05%                | 46,678,453          | 1.70%                          |
| WICKLOW                | 826                | 4.12%                | 121,319,913         | 4.41%                          |
| Total                  | 20,060             | 100.00%              | 2,751,376,053       | 100.00%                        |

| Property Area (County) |                    |                      |                     |                                |
|------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Major County           | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| Dublin                 | 7,096              | 35.37%               | 1,184,970,282       | 43.07%                         |
| Cork                   | 1,910              | 9.52%                | 261,296,228         | 9.50%                          |
| Galway                 | 551                | 2.75%                | 67,312,444          | 2.45%                          |
| Limerick               | 791                | 3.94%                | 80,080,740          | 2.91%                          |
| Waterford              | 438                | 2.18%                | 46,541,925          | 1.69%                          |
| Other                  | 9,274              | 46.23%               | 1,111,174,434       | 40.39%                         |
| Total                  | 20,060             | 100.00%              | 2,751,376,053       | 100.00%                        |

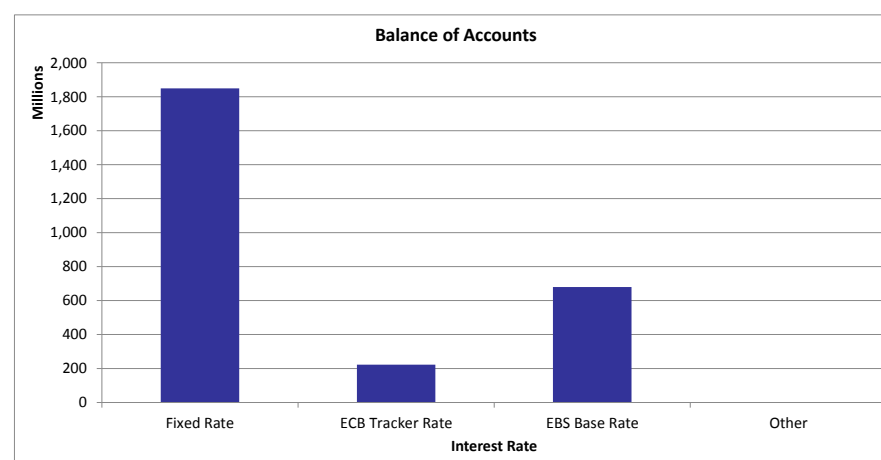
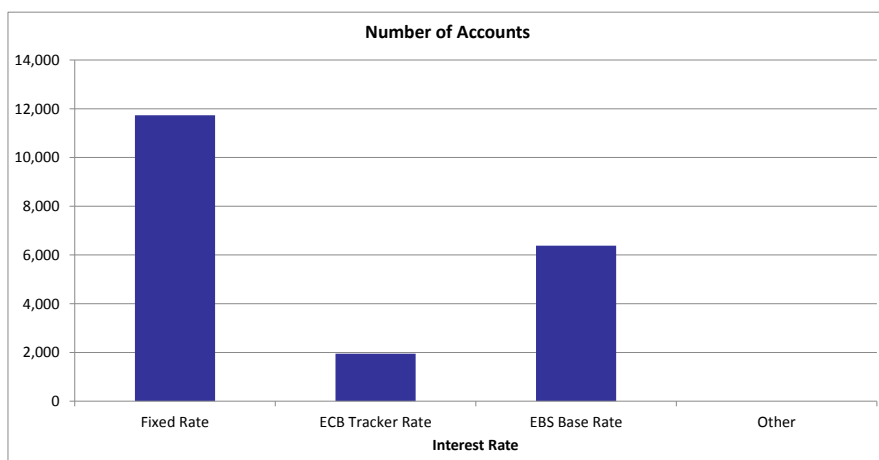


| 13 Property Area (Region) |                    |                      |                     |                                |
|---------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Region                    | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| Dublin                    | 7,096              | 35.37%               | 1,184,970,282       | 43.07%                         |
| Rest of Leinster          | 6,493              | 32.37%               | 839,541,821         | 30.51%                         |
| Munster                   | 4,621              | 23.04%               | 536,818,770         | 19.51%                         |
| Connaught / Ulster        | 1,850              | 9.22%                | 190,045,180         | 6.91%                          |
| Total                     | 20,060             | 100.00%              | 2,751,376,053       | 100.00%                        |

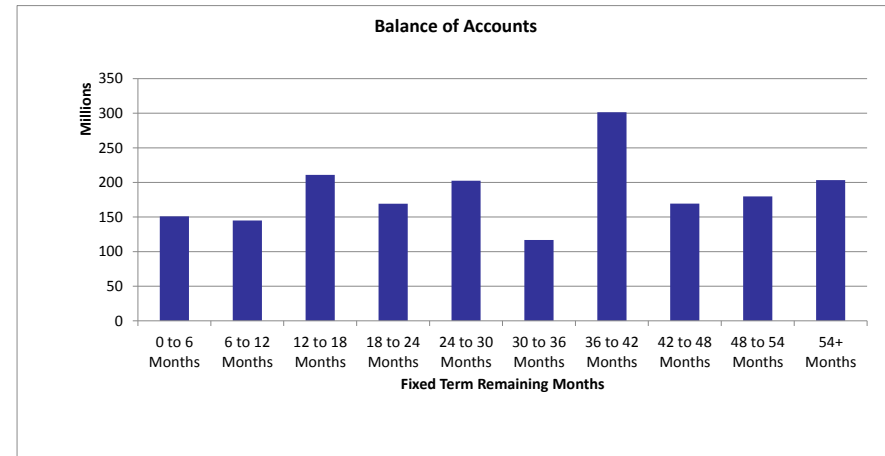
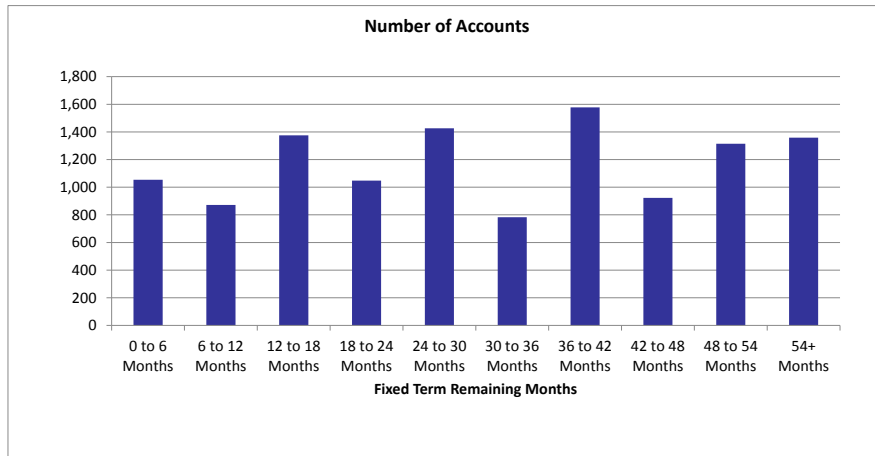


| Interest Rate      |                    |                      |                     |                                |
|--------------------|--------------------|----------------------|---------------------|--------------------------------|
| Interest Rate Type | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| Fixed Rate         | 11,731             | 58.48%               | 1,848,955,964       | 67.20%                         |
| ECB Tracker Rate   | 1,947              | 9.71%                | 222,571,069         | 8.09%                          |
| EBS Base Rate      | 6,382              | 31.81%               | 679,849,020         | 24.71%                         |
| Other              | 0                  | 0.00%                | 0                   | 0.00%                          |
| Total              | 20,060             | 100.00%              | 2,751,376,053       | 100.00%                        |

| Interest Rate Type             | Number of Accounts | Avg Interest Rate % |
|--------------------------------|--------------------|---------------------|
| Fixed Rate                     | 11,731             | 2.71                |
| ECB Tracker Rate               | 1,947              | 3.66                |
| EBS Base Rate                  | 6,382              | 3.40                |
| Other                          | 0                  | 0.00                |
| Weighted Average Interest Rate |                    | 2.91                |

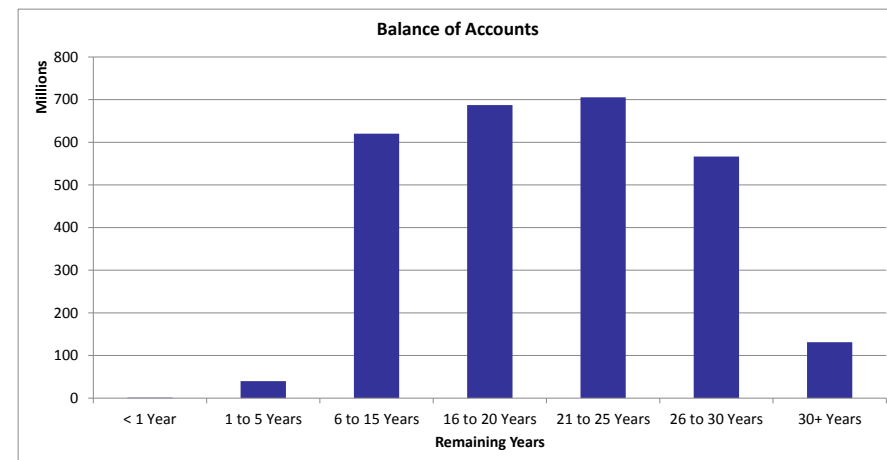
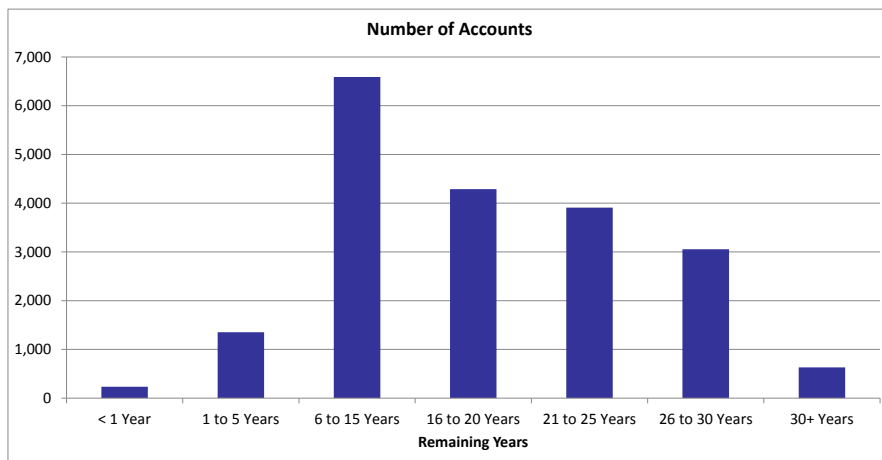


| 15 Fixed Term Remaining Months       |                    |                      |                     |                                |
|--------------------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Fixed Term Remaining Months          | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| 0 to 6 Months                        | 1,054              | 8.99%                | 150,980,906         | 8.17%                          |
| 6 to 12 Months                       | 872                | 7.43%                | 144,883,521         | 7.84%                          |
| 12 to 18 Months                      | 1,375              | 11.72%               | 210,833,286         | 11.40%                         |
| 18 to 24 Months                      | 1,048              | 8.94%                | 169,156,250         | 9.15%                          |
| 24 to 30 Months                      | 1,426              | 12.16%               | 202,367,334         | 10.95%                         |
| 30 to 36 Months                      | 783                | 6.68%                | 116,913,815         | 6.32%                          |
| 36 to 42 Months                      | 1,578              | 13.45%               | 301,373,519         | 16.30%                         |
| 42 to 48 Months                      | 923                | 7.87%                | 169,376,269         | 9.16%                          |
| 48 to 54 Months                      | 1,314              | 11.20%               | 179,778,795         | 9.72%                          |
| 54+ Months                           | 1,358              | 11.58%               | 203,292,269         | 11.00%                         |
| Total                                | 11,731             | 100.00%              | 1,848,955,964       | 100.00%                        |
| Weighted Fixed Term Remaining Months |                    |                      | 32.92               |                                |



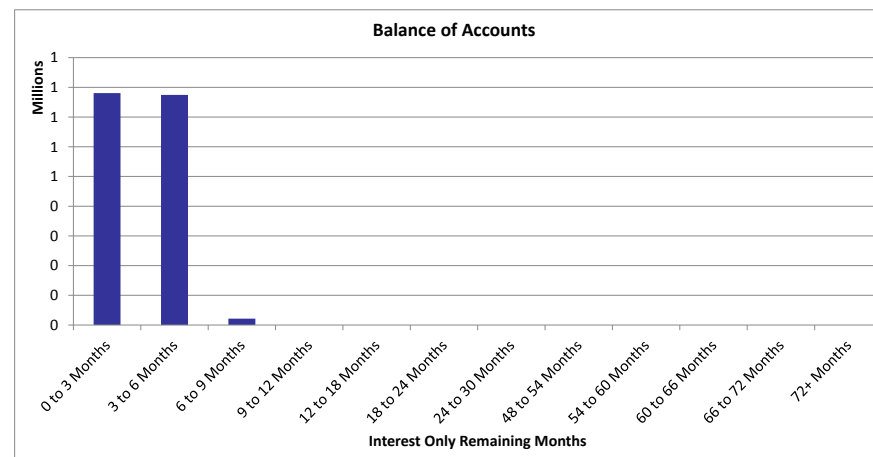
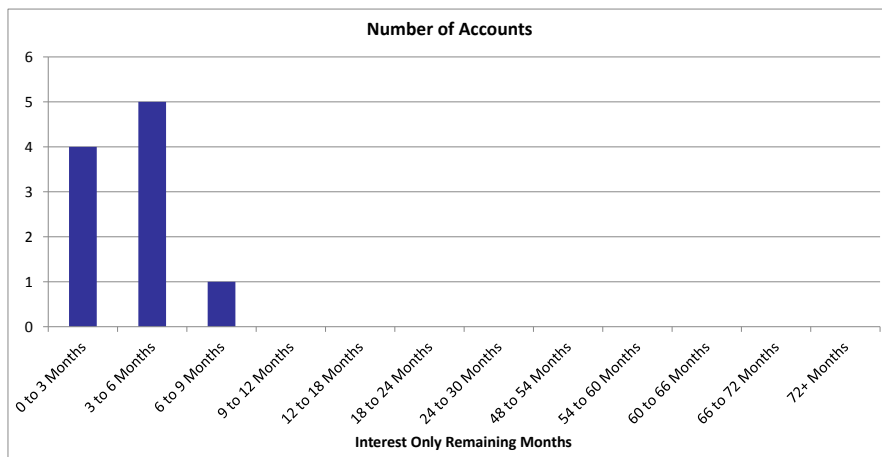


| 14 Remaining Years               |                    |                      |                     |                                |
|----------------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Remaining Years                  | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| < 1 Year                         | 234                | 1.17%                | 1,218,365           | 0.04%                          |
| 1 to 5 Years                     | 1,352              | 6.74%                | 39,849,125          | 1.45%                          |
| 6 to 15 Years                    | 6,590              | 32.85%               | 620,040,693         | 22.54%                         |
| 16 to 20 Years                   | 4,288              | 21.38%               | 687,206,347         | 24.98%                         |
| 21 to 25 Years                   | 3,908              | 19.48%               | 705,486,033         | 25.64%                         |
| 26 to 30 Years                   | 3,056              | 15.23%               | 566,476,950         | 20.59%                         |
| 30+ Years                        | 632                | 3.15%                | 131,098,540         | 4.76%                          |
| Total                            | 20,060             | 100.00%              | 2,751,376,053       | 100.00%                        |
| Weighted Average Remaining Years |                    |                      | 19.45               |                                |



| 15 Repayments Status        |                    |                      |                     |                                |
|-----------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Principal Repayments Status | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| Principal and Interest      | 20,050             | 99.95%               | 2,749,799,348       | 99.94%                         |
| Interest Only (Standard )   | 10                 | 0.05%                | 1,576,705           | 0.06%                          |
| Total                       | 20,060             | 100.00%              | 2,751,376,053       | 100.00%                        |

| Interest Only (Standard ) Remaining Term                  |                    |                         |                     |                                   |
|---|--------------------|-------------------------|---------------------|-----------------------------------|
| Interest Only (Standard )<br>Remaining Term               | Number of Accounts | % Number<br>of Accounts | Outstanding Balance | % of Total<br>Outstanding Balance |
| 0 to 3 Months   | 4                  | 40.00%                  | 780,857             | 49.52%                            |
| 3 to 6 Months   | 5                  | 50.00%                  | 774,545             | 49.12%                            |
| 6 to 9 Months   | 1                  | 10.00%                  | 21,304              | 1.35%                             |
| 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   | 10                 | 100.00%                 | 1,576,705           | 100.00%                           |
| Weighted Average Interest Only (Standard ) Remaining Term |                    |                         | 3.17                |                                   |



| Occupancy Status |                    |                         |                     |                                   |
|------------------|--------------------|-------------------------|---------------------|-----------------------------------|
| Occupancy Status | Number of Accounts | % Number<br>of Accounts | Outstanding Balance | % of Total<br>Outstanding Balance |
| HOMELOAN         | 20,054             | 99.97%                  | 2,750,639,853       | 99.97%                            |
| RETAIL BTL       | 6                  | 0.03%                   | 736,200             | 0.03%                             |
| Total            | 20,060             | 100.00%                 | 2,751,376,053       | 100.00%                           |