

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

From:	AIB
Month Ending:	31/01/2024
Interest Payments Date:	20/02/2024

<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%	n/a	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	0.80%	Mar-2025	Nov-2058
B Notes	XS2131185105	Aa2	AA(lo)	Aa1	AA (high)	€ 201,300,000	100%	1 Month EURIBOR	0.95%	n/a	1.90%	Mar-2025	Nov-2058
C Notes	XS2131185873	A1	A(lo)	Aa2	AA (high)	€ 110,700,000	100%	1 Month EURIBOR	1.35%	n/a	2.35%	Mar-2025	Nov-2058
D Notes	XS2131186848	Baa3	BBB(lo)	A2	AA (low)	€ 110,700,000	100%	1 Month EURIBOR	1.75%	n/a	2.75%	Mar-2025	Nov-2058
E Notes	XS2131189511	B3	BB	Ba2	A	€ 80,500,000	100%	1 Month EURIBOR	2.75%	n/a	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	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	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	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	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	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	22/01/2024
Interest Period End Date	20/02/2024
No of days in Interest Period	29
Next Payments Date	20/03/2024

<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%	160,697,091	6.5435%	(18,972,738)	141,724,352	5.8158%	0.09	0.08	
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	70.5014%	0	1,731,400,000	71.0503%	1.00	1.00	
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	8.1968%	0	201,300,000	8.2606%	1.00	1.00	
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	4.5076%	0	110,700,000	4.5427%	1.00	1.00	
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	4.5076%	0	110,700,000	4.5427%	1.00	1.00	
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	3.2779%	0	80,500,000	3.3034%	1.00	1.00	
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	2.4635%	0	60,500,000	2.4827%	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>2,455,837,091</b>	<b>100.0000%</b>	<b>(18,972,738)</b>	<b>2,436,864,352</b>	<b>100.0000%</b>	<b>0.61</b>	<b>0.61</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	4.269%	29	552,623.90	552,623.90	0	0
A2 Notes	XS2131185014	0.350%	29	488,158.61	488,158.61	0	0
B Notes	XS2131185105	4.819%	29	781,441.00	781,441.00	0	0
C Notes	XS2131185873	5.219%	29	465,404.32	465,404.32	0	0
D Notes	XS2131186848	5.619%	29	501,074.32	501,074.32	0	0
E Notes	XS2131189511	6.619%	29	429,223.76	429,223.76	0	0
Z Notes	XS2131190956	8.000%	29	389,888.88	389,888.88	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>3,607,814.79</b>	<b>3,607,814.79</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	-
Liquidity Reserve Fund	25,971,000	14,190,728	(142,296)	-	14,048,433	14,048,433	-
<b>Total</b>	<b>29,745,000</b>	<b>17,964,728</b>	<b>(142,296)</b>	<b>-</b>	<b>17,822,433</b>	<b>17,822,433</b>	<b>-</b>

<b>Revenue Analysis</b>	
	Euro
Revenue Receipts	6,749,003
Interest from Bank Accounts	335,809
Class A Liquidity Reserve Fund Excess Amount	142,296
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>7,227,107</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 any amounts payable by the Issuer to third parties	0 0 0 (1,458) 0 0 (6,308)
Servicer (EBS)	(203,643)
Servicer (Haven)	(114,461)
Issuer Profit Fee	(100)
Class A Notes Interest	(1,040,783)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(781,441)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(465,404)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(501,074)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(429,224)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	(796,717)
Class Z Notes Interest	(389,889)
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	(1,598,338)
Class R1B Payment	(898,267)
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	-	914,265	(117,548)	796,717	796,717	-

<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	11,212,064	(6,608,299)	5,518,030	5,518,030

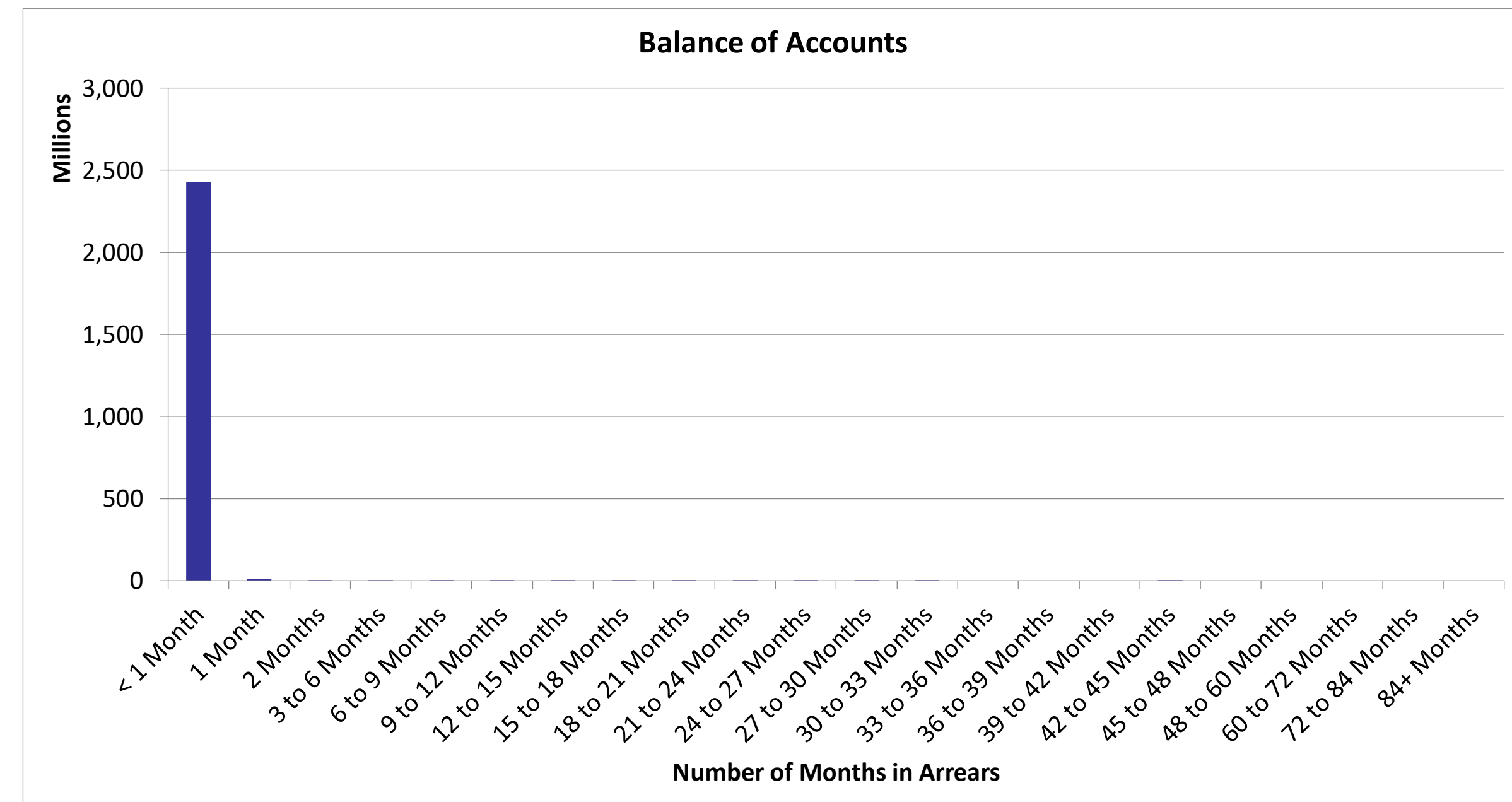
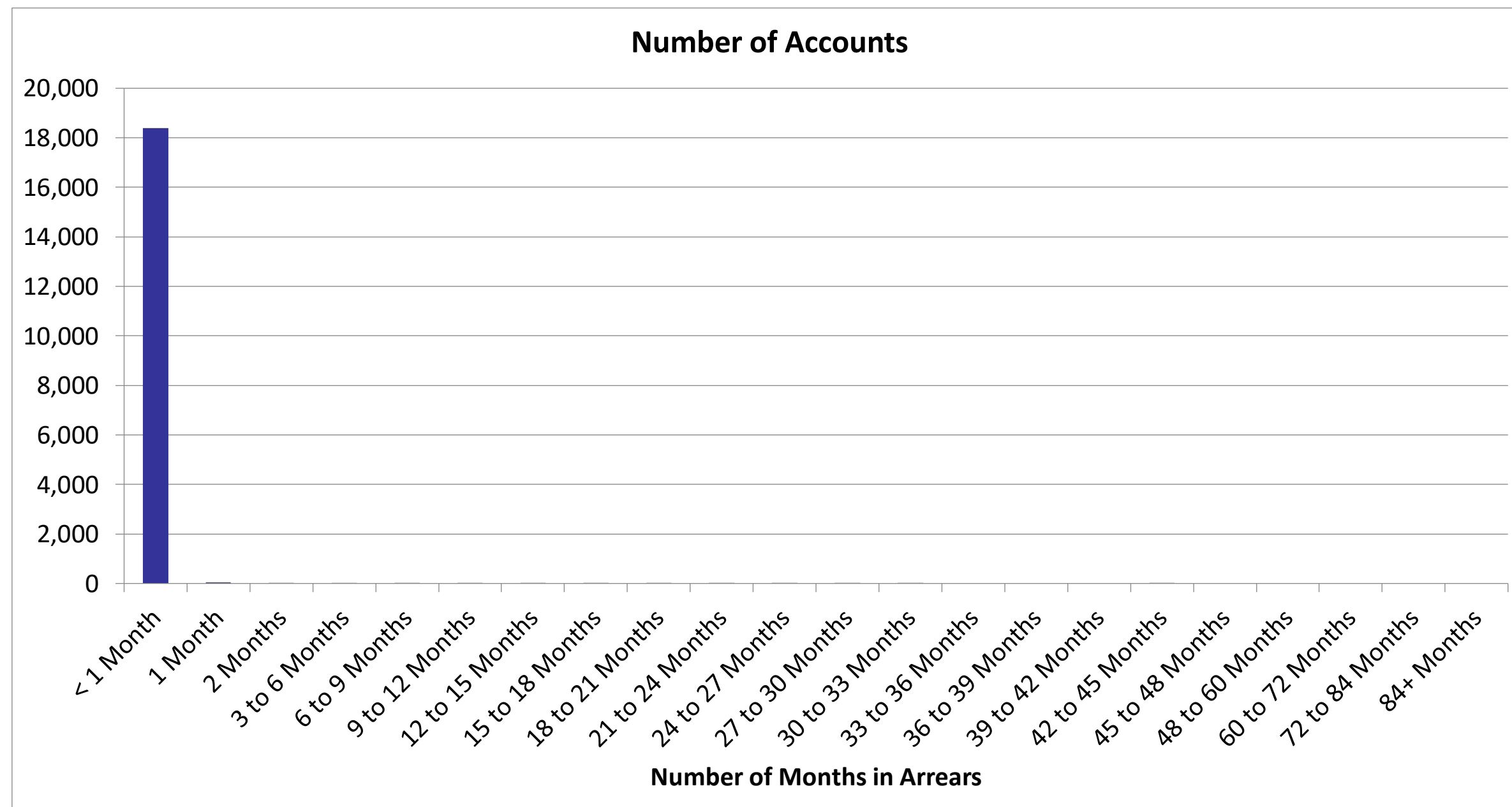
<b>Principal Analysis</b>		Euro
Principal Receipts		18,176,022
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		796,717
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		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>18,972,738</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;		(18,972,738)
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

<i>Mortgage Portfolio Analysis: Properties Under Management</i>					
Description	This Period		Cumulative (Active Loans only)		Cumulative Active and Redeemed Loans
	No of Properties	Principal Balance Amount	No of Properties	Principal Balance Amount	Number of Properties
Abandoned	0	0.00	0	0.00	0
Property in Possession	0	0.00	0	0.00	1
Sold	0	0.00	1	281,221.24	1

<i>Mortgage Portfolio Analysis</i>		
	This Period (Euro)	Cumulative (Euro)
Opening Mortgage Principle Balance	2,468,049,037	4,026,483,467
Scheduled Principal Payments and Early Redemptions	18,176,022	1,584,101,084
Charge Offs	0	0
Non-cash movements	(895)	(8,208,394)
Mortgages Repurchased by Sellers	0	716,867
Closing Mortgage Principal Balance	2,449,873,910	2,449,873,910

**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	18,401	99.23%	2,427,814,868	99.10%
1 Month	55	0.30%	9,084,130	0.37%
2 Months	17	0.09%	2,220,459	0.09%
3 to 6 Months	28	0.15%	3,864,216	0.16%
6 to 9 Months	16	0.09%	2,287,689	0.09%
9 to 12 Months	8	0.04%	1,470,125	0.06%
12 to 15 Months	6	0.03%	1,137,973	0.05%
15 to 18 Months	2	0.01%	165,880	0.01%
18 to 21 Months	2	0.01%	681,559	0.03%
21 to 24 Months	2	0.01%	270,118	0.01%
24 to 27 Months	1	0.01%	11,989	0.00%
27 to 30 Months	3	0.02%	561,188	0.02%
30 to 33 Months	2	0.01%	280,473	0.01%
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	1	0.01%	23,244	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>18,544</b>	<b>100.00%</b>	<b>2,449,873,910</b>	<b>100.00%</b>

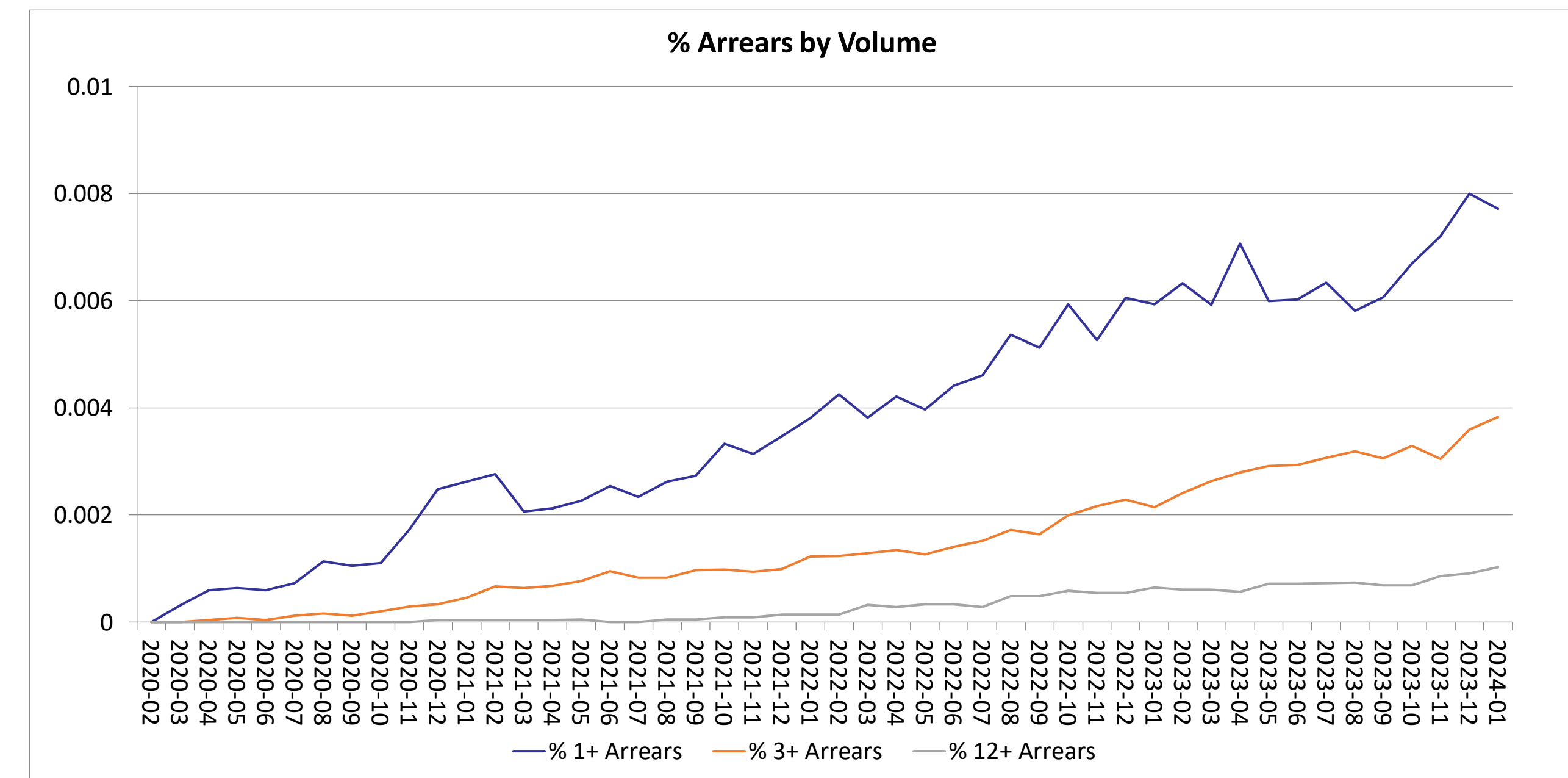
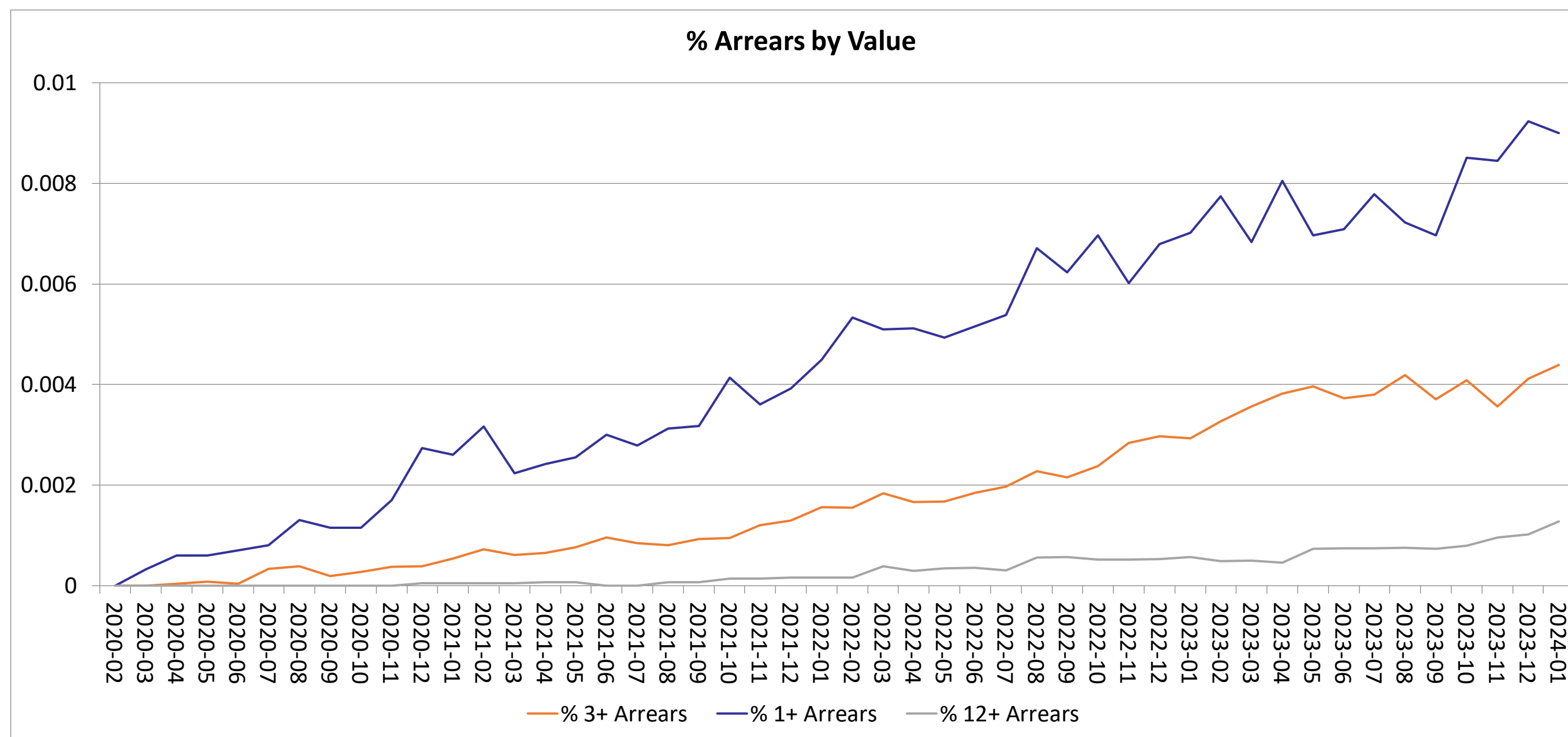


**Repayments in Arrears - Last 6 Months**

Months in Arrears Value of Accounts (€m)	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24
12+ Arrears	1.94	1.87	2.01	2.38	2.52	3.13
3+ Arrears**	10.73	9.41	10.27	8.87	10.15	10.75
1+ Arrears*	18.51	17.68	21.38	21.03	22.79	22.06
Total Arrears	18.51	17.68	21.38	21.03	22.79	22.06
Total Portfolio	2,564.66	2,537.41	2,512.38	2,489.92	2,468.05	2,449.87
Months in Arrears Number of Accounts	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24
12+ Arrears	14	13	13	16	17	19
3+ Arrears**	61	58	62	57	67	71
1+ Arrears*	111	115	126	135	149	143
Total Arrears	111	115	126	135	149	143
Total Portfolio	19,108	18,969	18,836	18,732	18,632	18,544

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

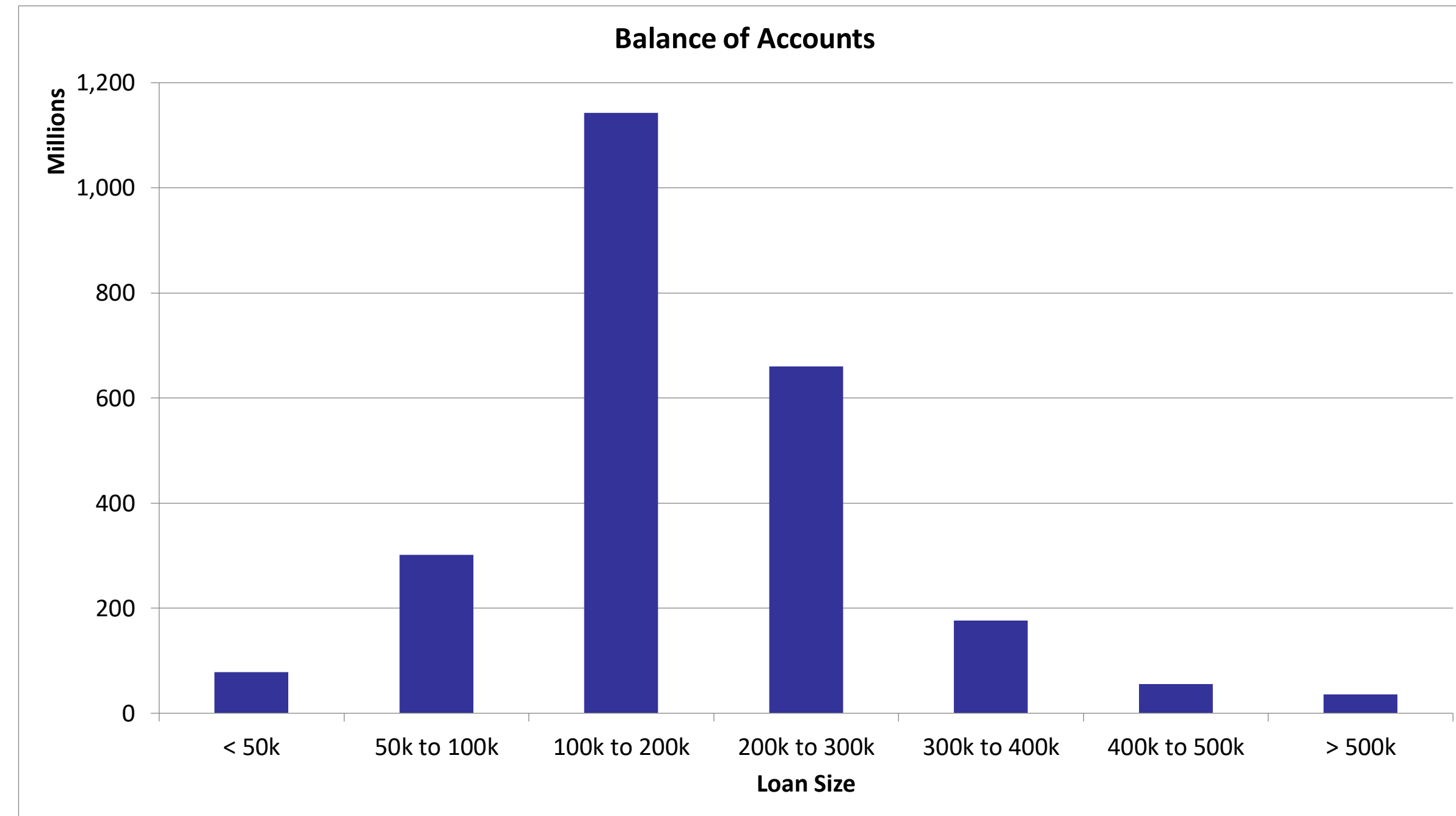
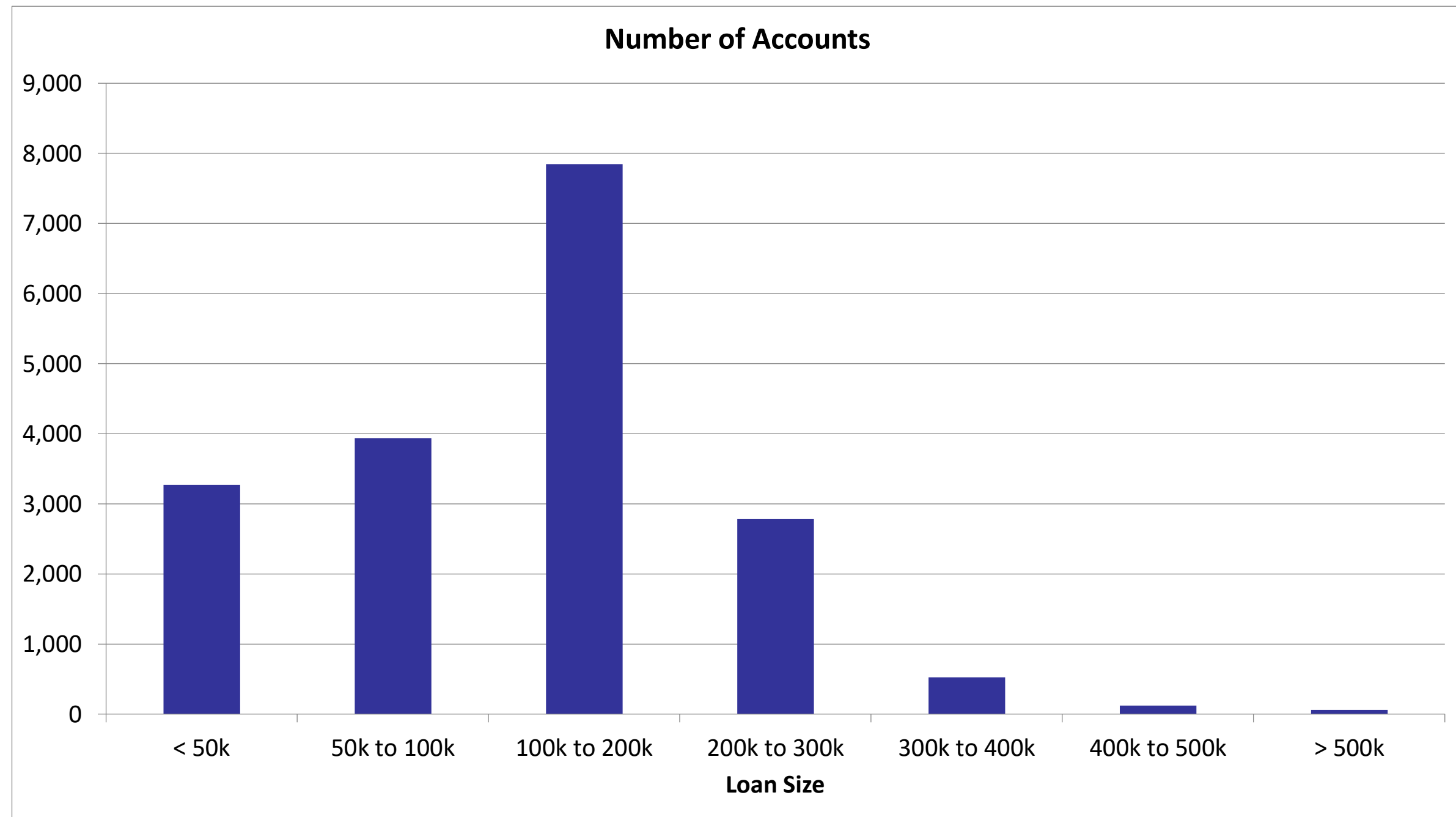
\*\* 3+ Arrears includes loans in 12+ Arrears



**Cure Rates - Last 6 Months**

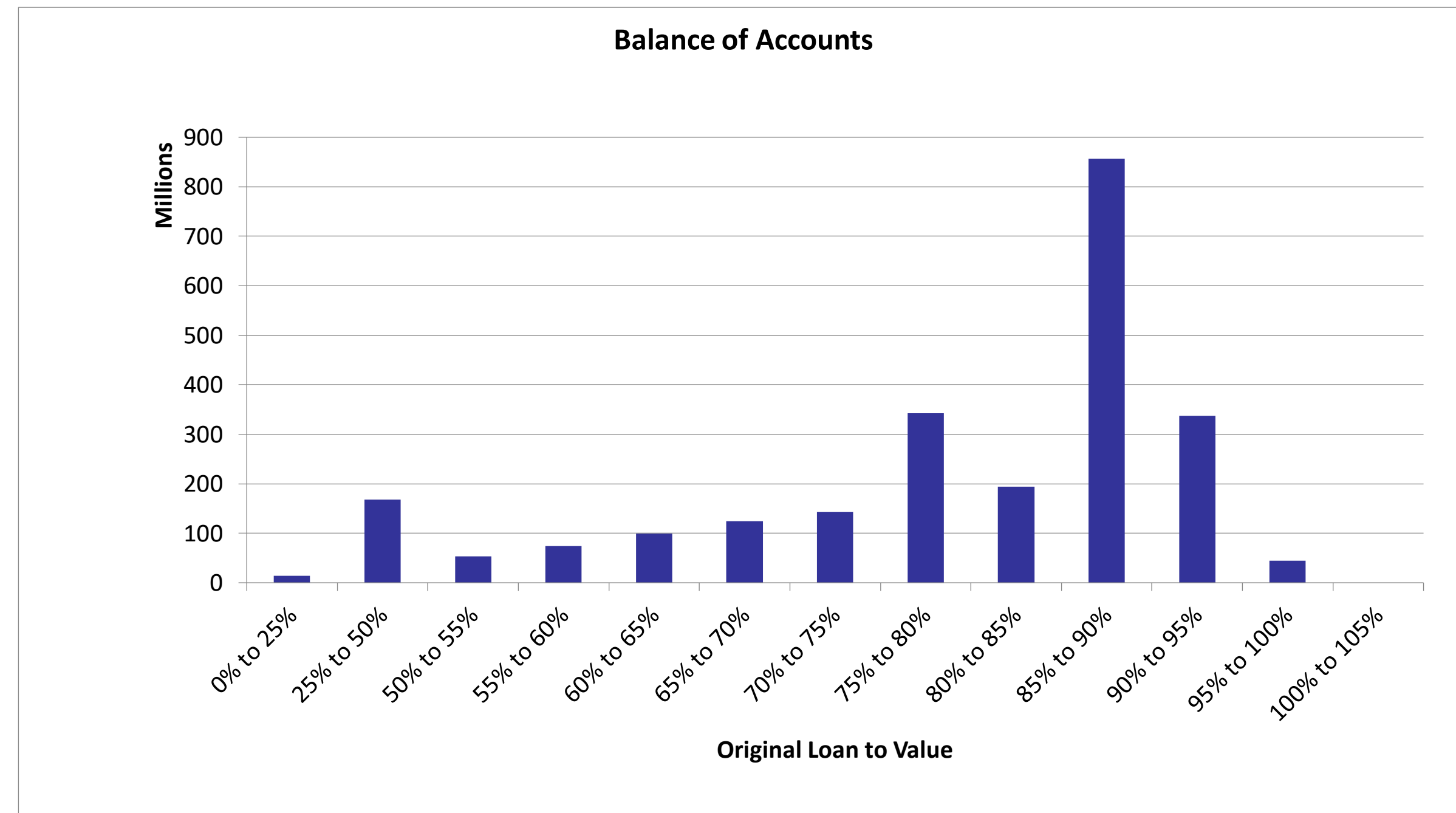
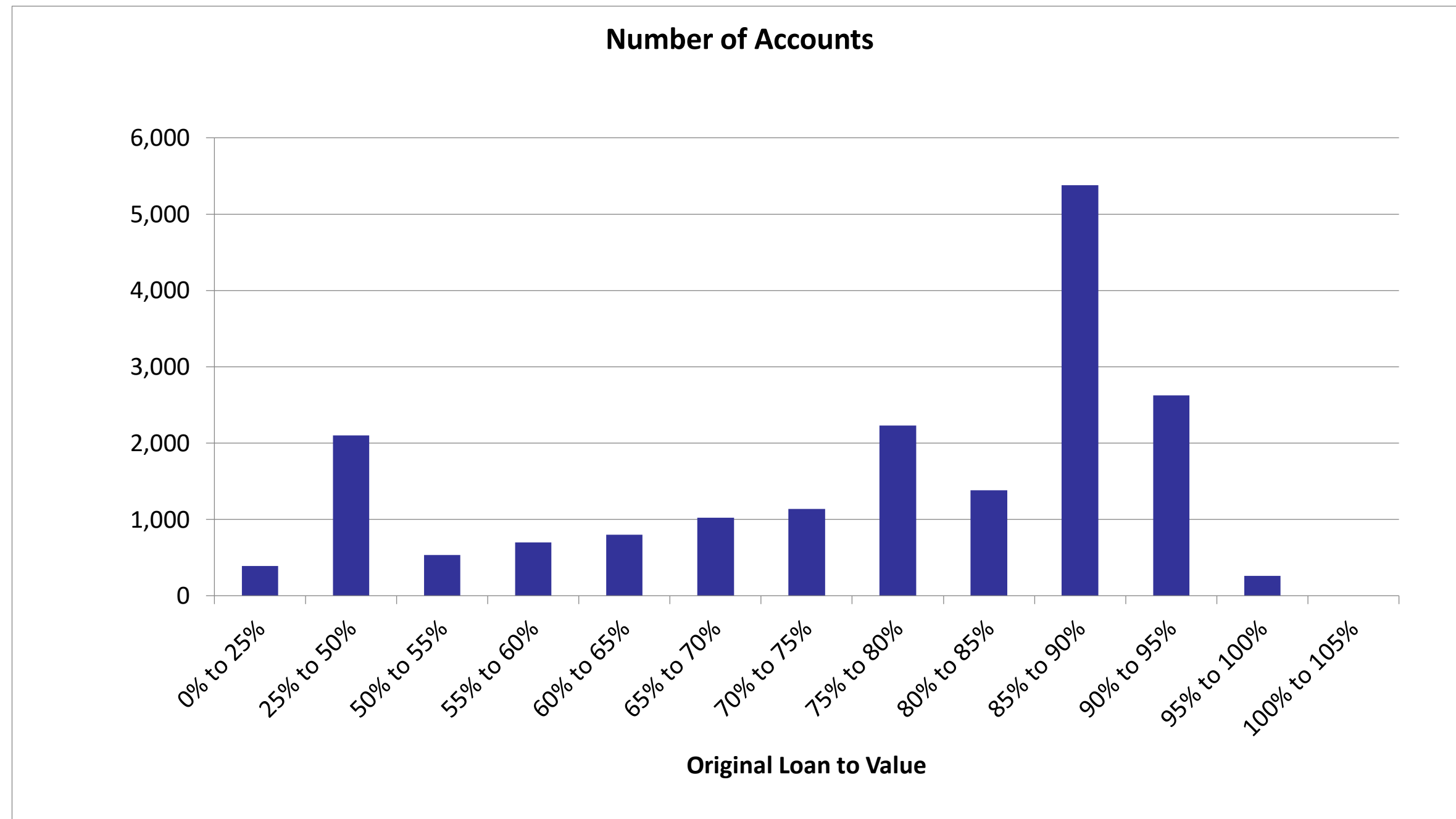
	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24
Total Cases Any Arrears	190	197	209	214	218	215
Total Cured to 0 Arrears	38	37	33	38	35	40
% Cure Rate to 0 Arrears	20.00%	18.78%	15.79%	17.76%	16.06%	18.60%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,274	17.66%	77,776,852	3.17%
50k to 100k	3,934	21.21%	301,365,702	12.30%
100k to 200k	7,849	42.33%	1,142,474,675	46.63%
200k to 300k	2,781	15.00%	660,378,295	26.96%
300k to 400k	521	2.81%	176,077,798	7.19%
400k to 500k	125	0.67%	55,484,494	2.26%
> 500k	60	0.32%	36,316,095	1.48%
<b>Total</b>	<b>18,544</b>	<b>100.00%</b>	<b>2,449,873,910</b>	<b>100.00%</b>
<b>Weighted Average Loan Size</b>			<b>132,111.41</b>	



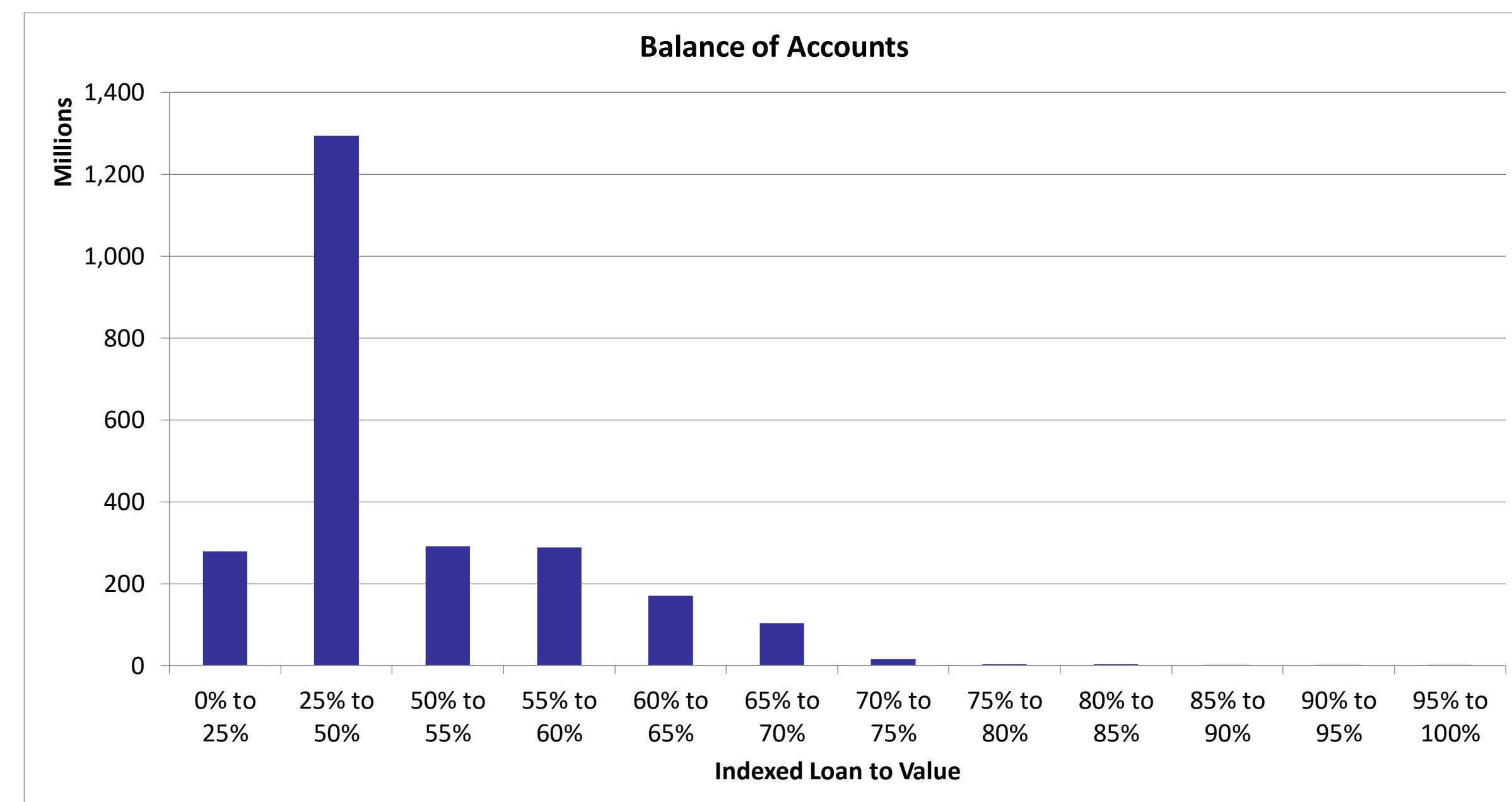
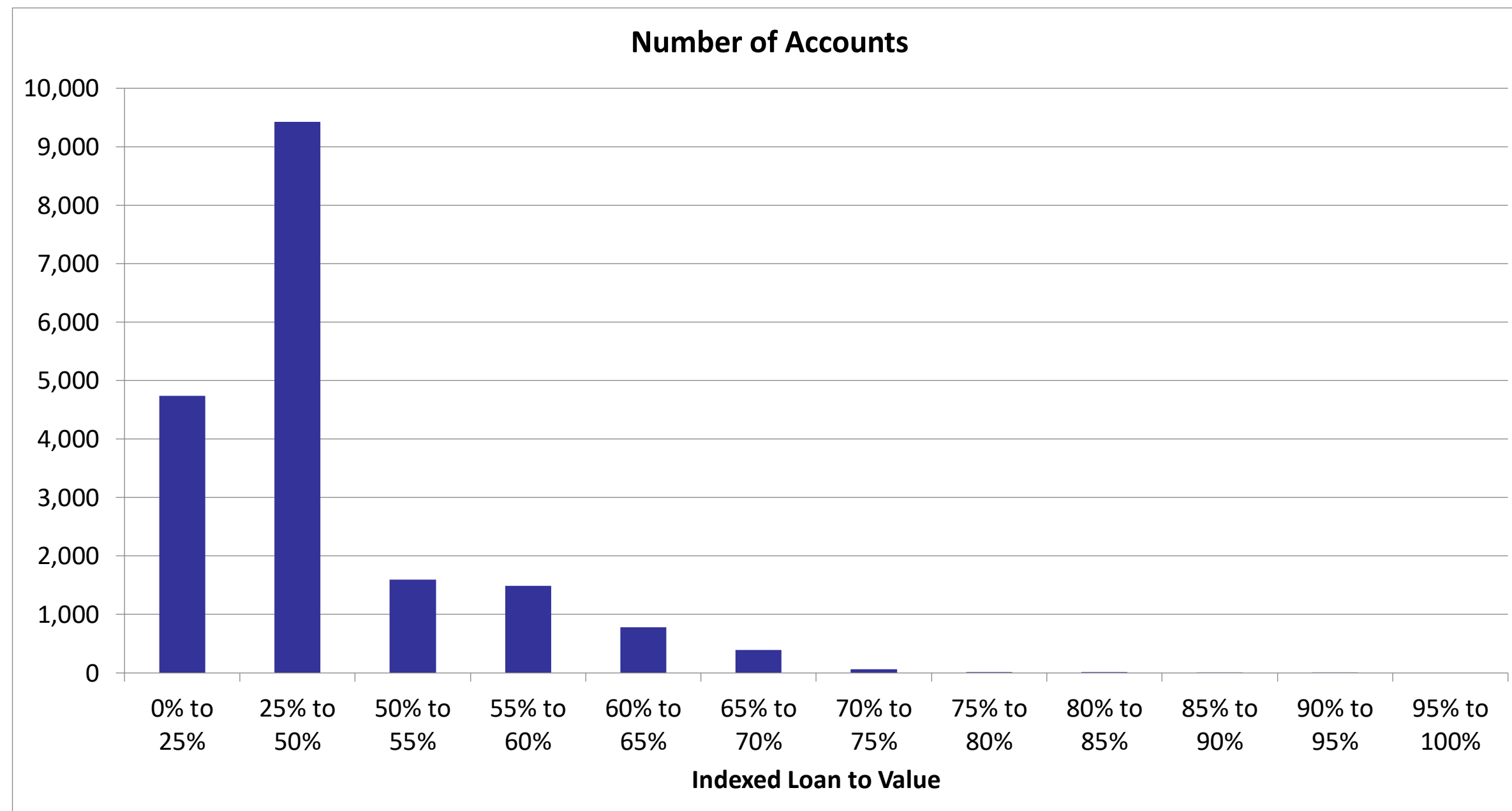


Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	389	2.10%	14,331,929	0.59%
25% to 50%	2,098	11.31%	167,391,659	6.83%
50% to 55%	531	2.86%	53,311,884	2.18%
55% to 60%	698	3.76%	73,808,396	3.01%
60% to 65%	801	4.32%	98,946,865	4.04%
65% to 70%	1,022	5.51%	124,461,110	5.08%
70% to 75%	1,139	6.14%	142,290,929	5.81%
75% to 80%	2,229	12.02%	342,749,608	13.99%
80% to 85%	1,379	7.44%	194,386,418	7.93%
85% to 90%	5,375	28.99%	856,547,548	34.96%
90% to 95%	2,623	14.14%	337,003,573	13.76%
95% to 100%	260	1.40%	44,643,990	1.82%
100% to 105%	0	0.00%	0	0.00%
<b>Total</b>	<b>18,544</b>	<b>100.00%</b>	<b>2,449,873,910</b>	<b>100.00%</b>
<b>Weighted Average Original LTV</b>			<b>79.30%</b>	

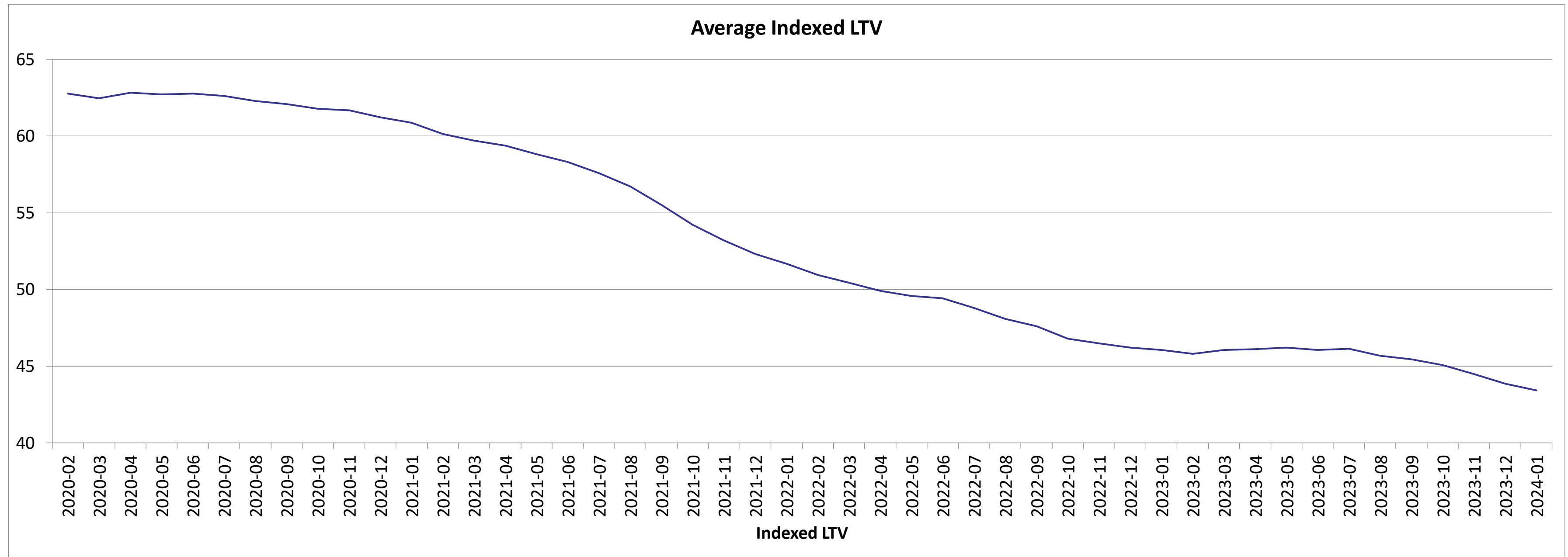


\*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure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

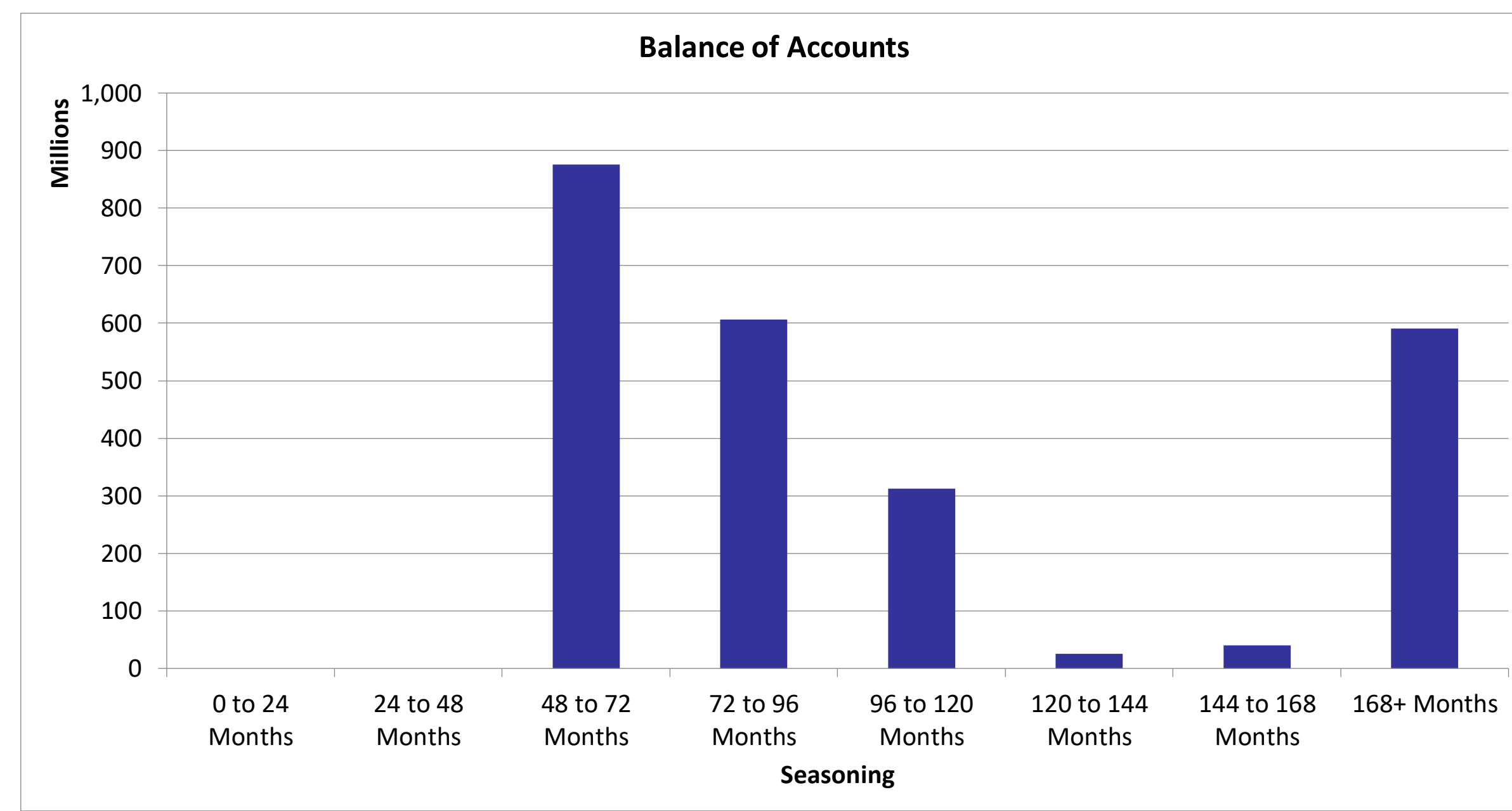
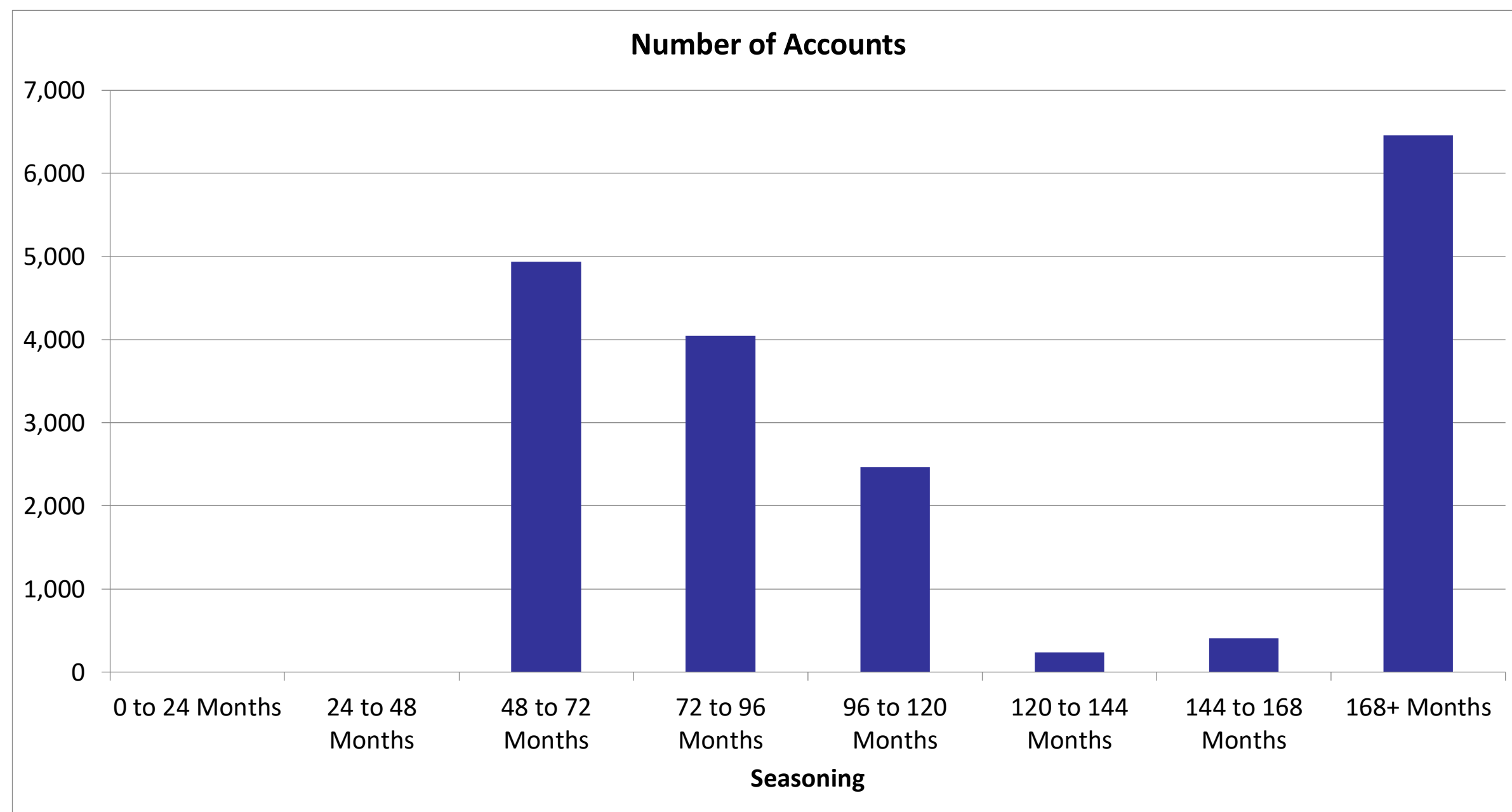
Indexed LTV				
Indexed LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	4,741	25.57%	278,240,680	11.36%
25% to 50%	9,425	50.83%	1,293,709,695	52.81%
50% to 55%	1,597	8.61%	291,666,423	11.91%
55% to 60%	1,488	8.02%	288,315,516	11.77%
60% to 65%	786	4.24%	170,332,936	6.95%
65% to 70%	394	2.12%	103,276,081	4.22%
70% to 75%	65	0.35%	15,517,242	0.63%
75% to 80%	19	0.10%	3,623,058	0.15%
80% to 85%	13	0.07%	2,838,442	0.12%
85% to 90%	3	0.02%	475,782	0.02%
90% to 95%	3	0.02%	554,376	0.02%
95% to 100%	10	0.05%	1,323,677	0.05%
<b>Total</b>	<b>18,544</b>	<b>100.00%</b>	<b>2,449,873,910</b>	<b>100.00%</b>
<b>Weighted Average Indexed LTV</b>			<b>43.42%</b>	



Average Indexed LTV - Last 6 Months						
	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24
Indexed LTV	45.68	45.44	45.08	44.50	43.85	43.42

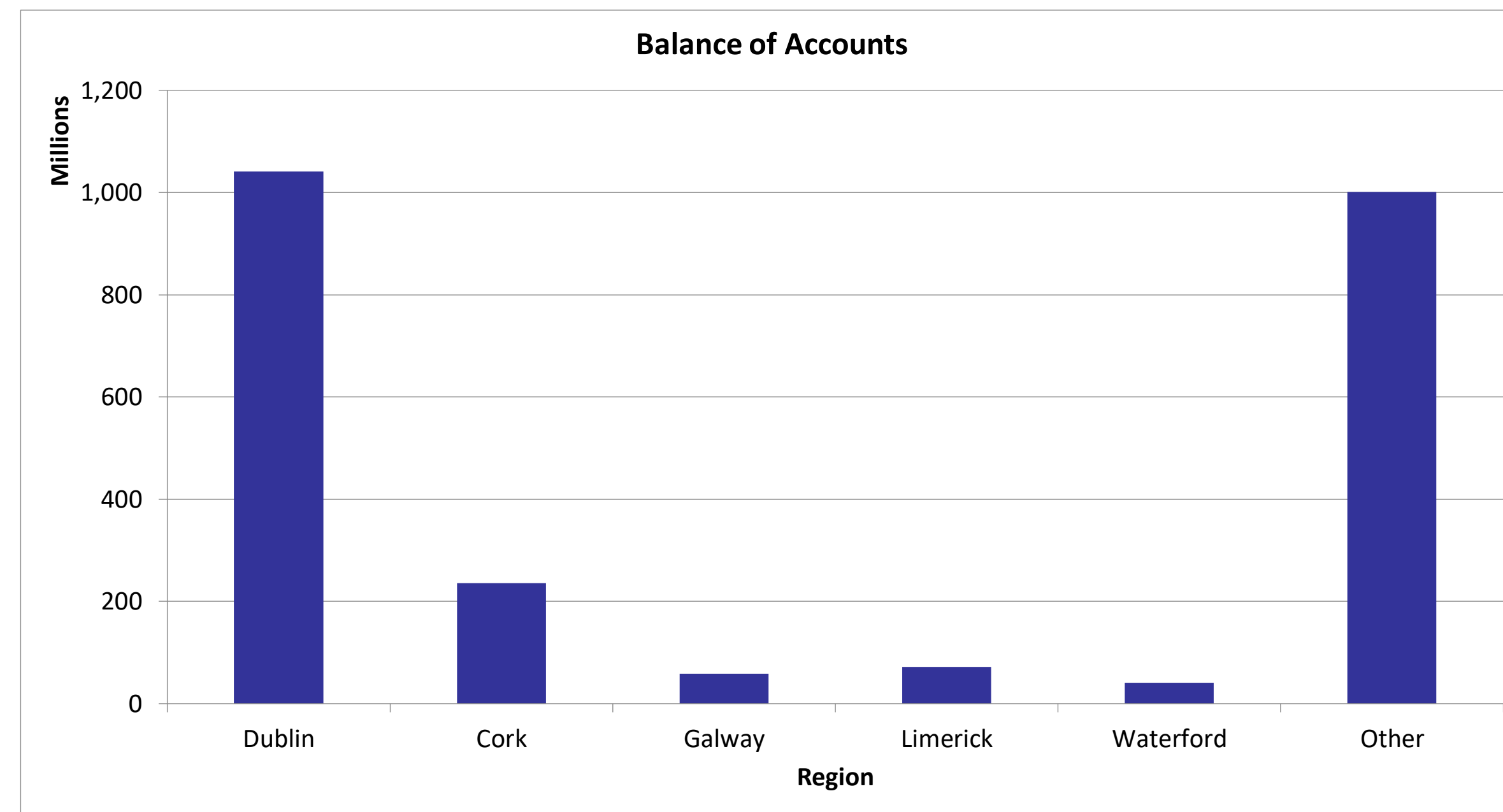
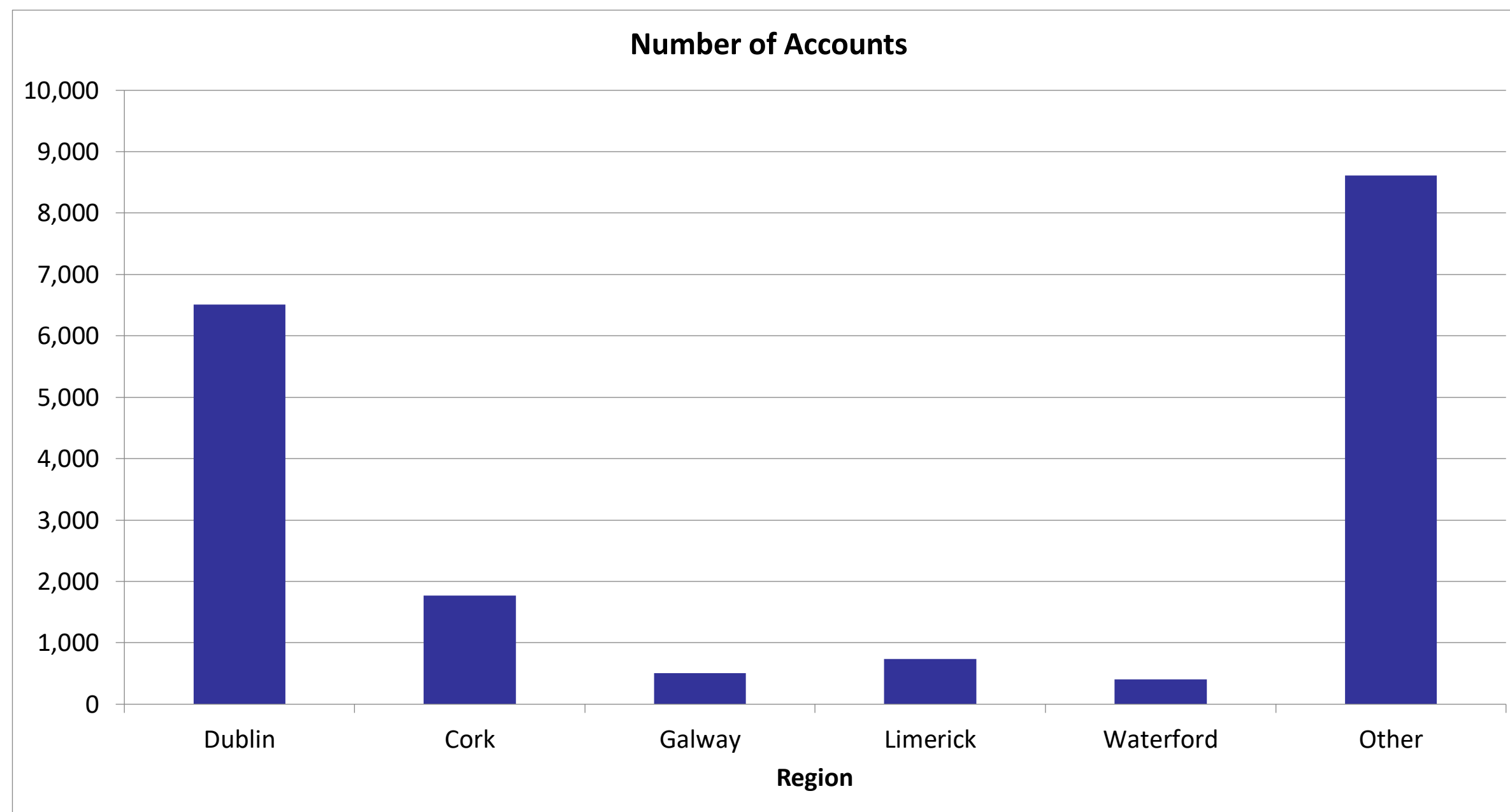


Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	0	0.00%	0	0.00%
24 to 48 Months	0	0.00%	0	0.00%
48 to 72 Months	4,934	26.61%	876,194,634	35.76%
72 to 96 Months	4,048	21.83%	605,991,613	24.74%
96 to 120 Months	2,466	13.30%	312,491,587	12.76%
120 to 144 Months	235	1.27%	25,361,632	1.04%
144 to 168 Months	406	2.19%	39,621,691	1.62%
168+ Months	6,455	34.81%	590,212,753	24.09%
<b>Total</b>	<b>18,544</b>	<b>100.00%</b>	<b>2,449,873,910</b>	<b>100.00%</b>
<b>Weighted Average Seasoning</b>			<b>109.99</b>	

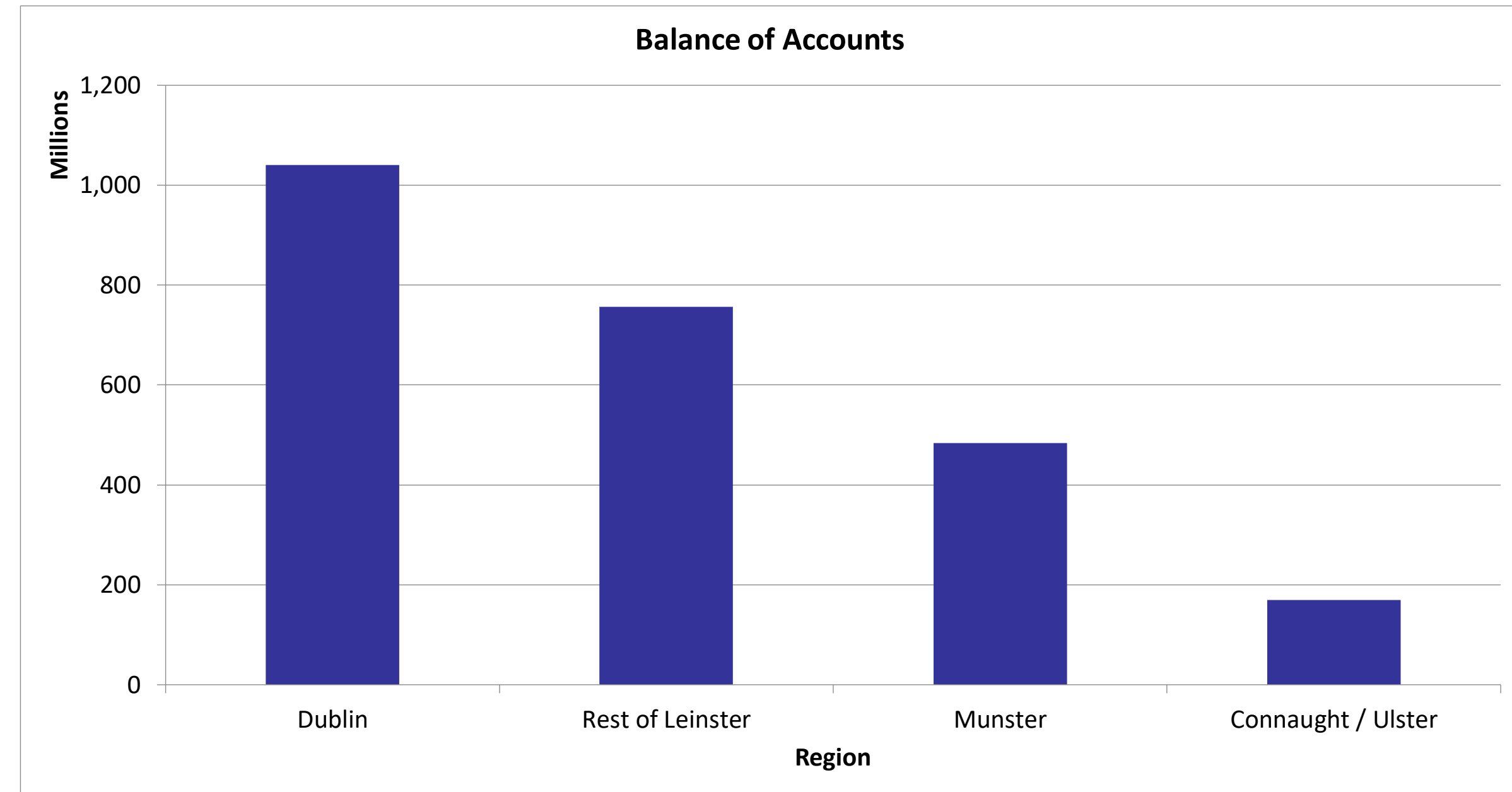
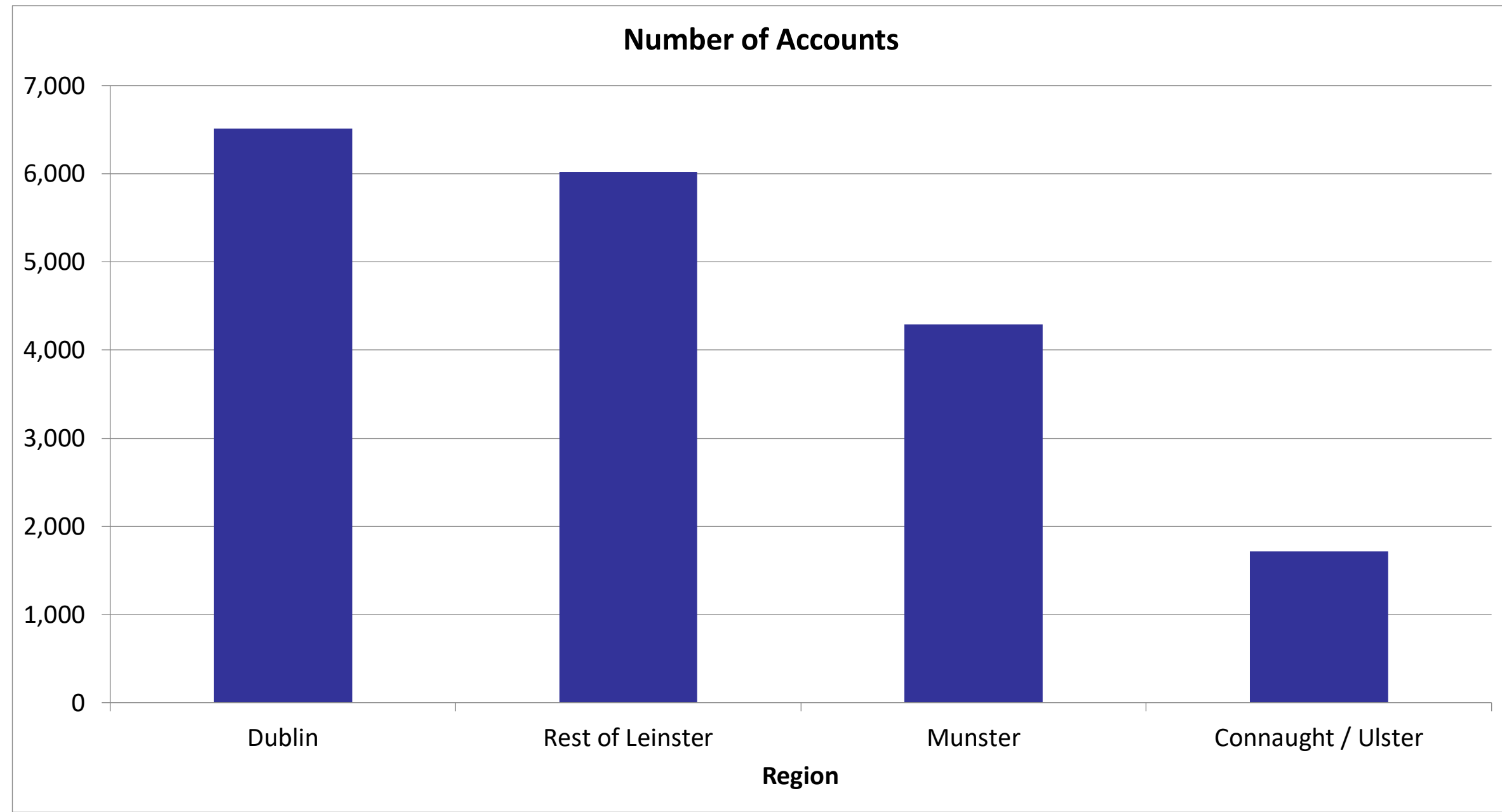


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	254	1.37%	25,846,224	1.06%
CAVAN	153	0.83%	15,337,618	0.63%
CLARE	465	2.51%	43,544,646	1.78%
CORK	1,770	9.54%	235,745,587	9.62%
DONEGAL	375	2.02%	29,709,014	1.21%
DUBLIN	6,511	35.11%	1,040,913,098	42.49%
GALWAY	509	2.74%	59,152,095	2.41%
KERRY	472	2.55%	46,357,376	1.89%
KILDARE	1,347	7.26%	191,311,899	7.81%
KILKENNY	251	1.35%	27,240,646	1.11%
LAOIS	298	1.61%	31,979,725	1.31%
LEITRIM	54	0.29%	4,510,189	0.18%
LIMERICK	735	3.96%	71,992,461	2.94%
LONGFORD	72	0.39%	6,067,525	0.25%
LOUTH	801	4.32%	90,287,490	3.69%
MAYO	237	1.28%	21,107,770	0.86%
MEATH	1,409	7.60%	187,144,841	7.64%
MONAGHAN	90	0.49%	9,334,306	0.38%
OFFALY	187	1.01%	19,025,490	0.78%
ROSCOMMON	105	0.57%	11,010,212	0.45%
SLIGO	195	1.05%	19,356,169	0.79%
TIPPERARY	447	2.41%	44,791,426	1.83%
WATERFORD	404	2.18%	41,052,720	1.68%
WESTMEATH	261	1.41%	26,784,331	1.09%
WEXFORD	379	2.04%	41,844,066	1.71%
WICKLOW	763	4.11%	108,426,985	4.43%
Total	18,544	100.00%	2,449,873,910	100.00%

Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,511	35.11%	1,040,913,098	42.49%
Cork	1,770	9.54%	235,745,587	9.62%
Galway	509	2.74%	59,152,095	2.41%
Limerick	735	3.96%	71,992,461	2.94%
Waterford	404	2.18%	41,052,720	1.68%
Other	8,615	46.46%	1,001,017,948	40.86%
Total	18,544	100.00%	2,449,873,910	100.00%



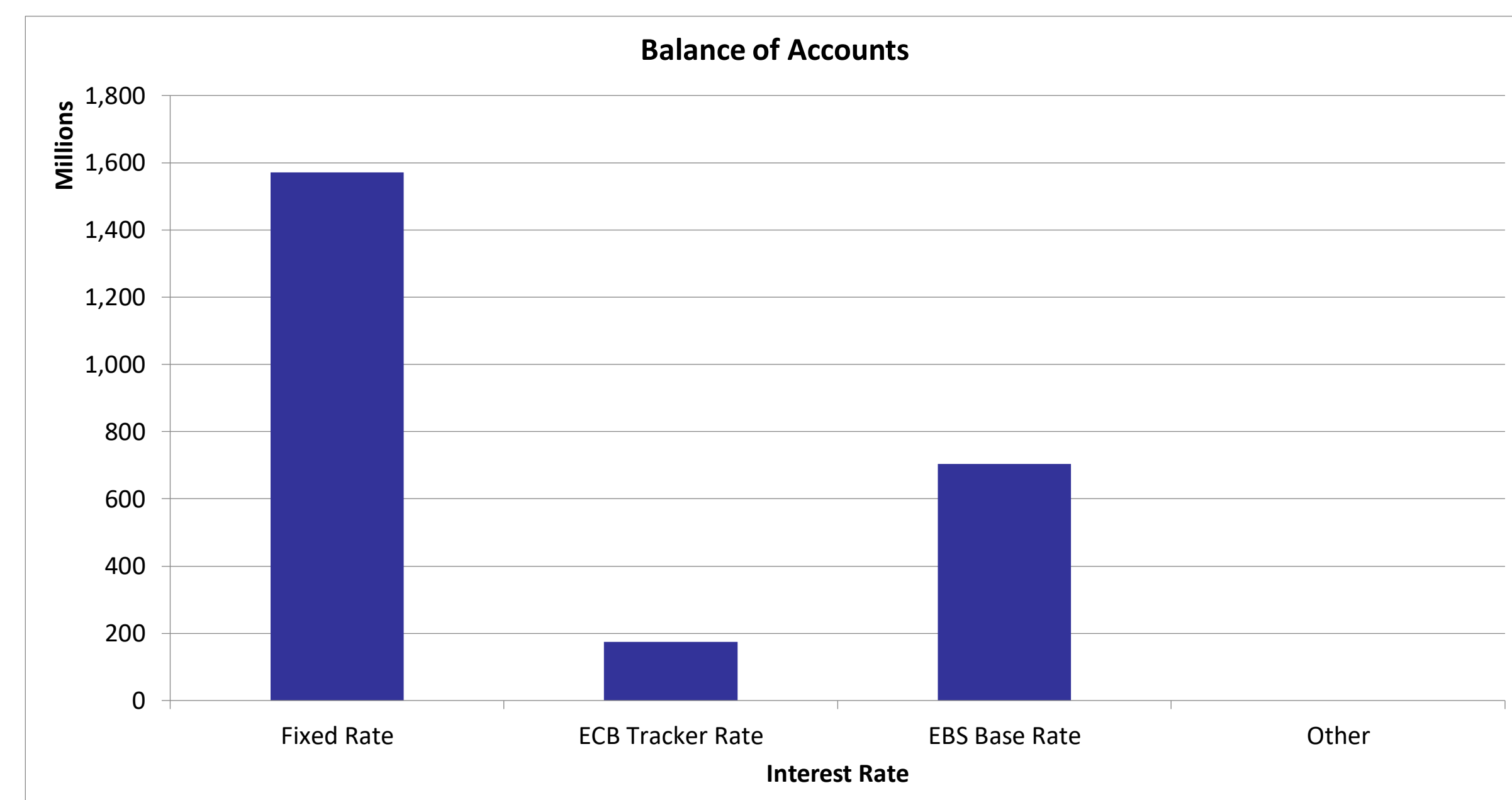
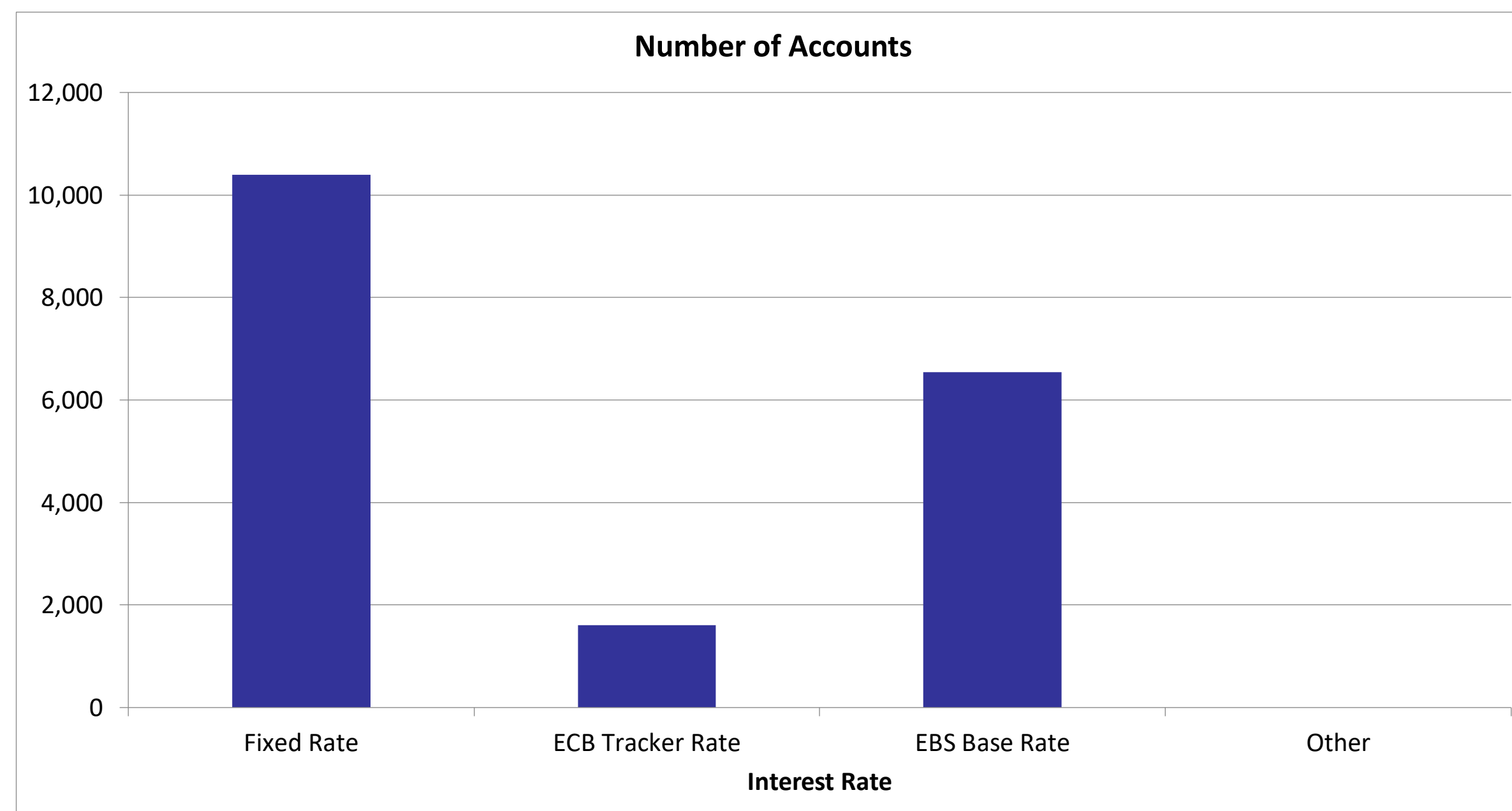
12. Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	6,511	35.11%	1,040,913,098	42.49%
Rest of Leinster	6,022	32.47%	755,959,223	30.86%
Munster	4,293	23.15%	483,484,216	19.74%
Connaught / Ulster	1,718	9.26%	169,517,373	6.92%
<b>Total</b>	<b>18,544</b>	<b>100.00%</b>	<b>2,449,873,910</b>	<b>100.00%</b>



**13 Interest Rate**

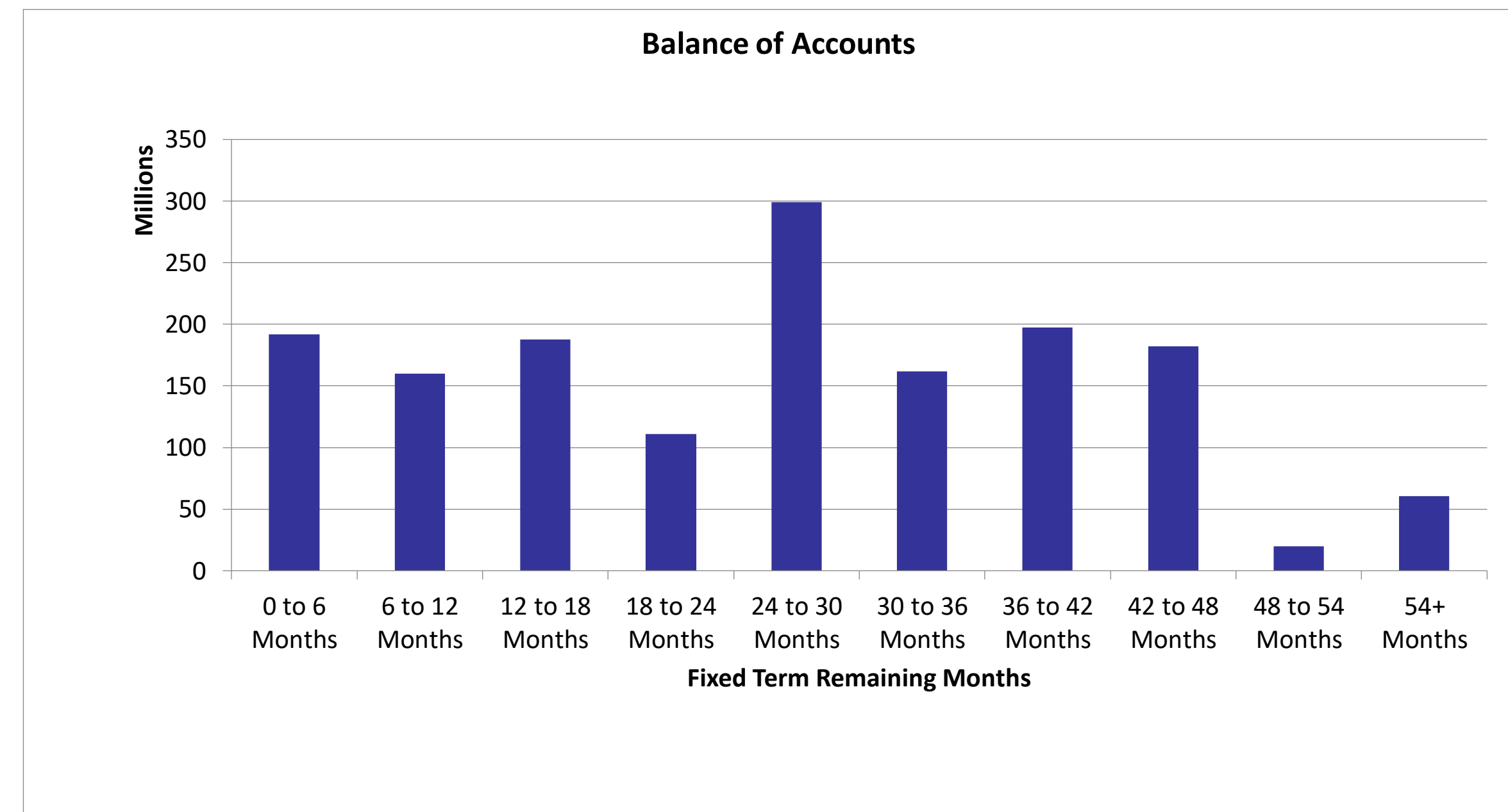
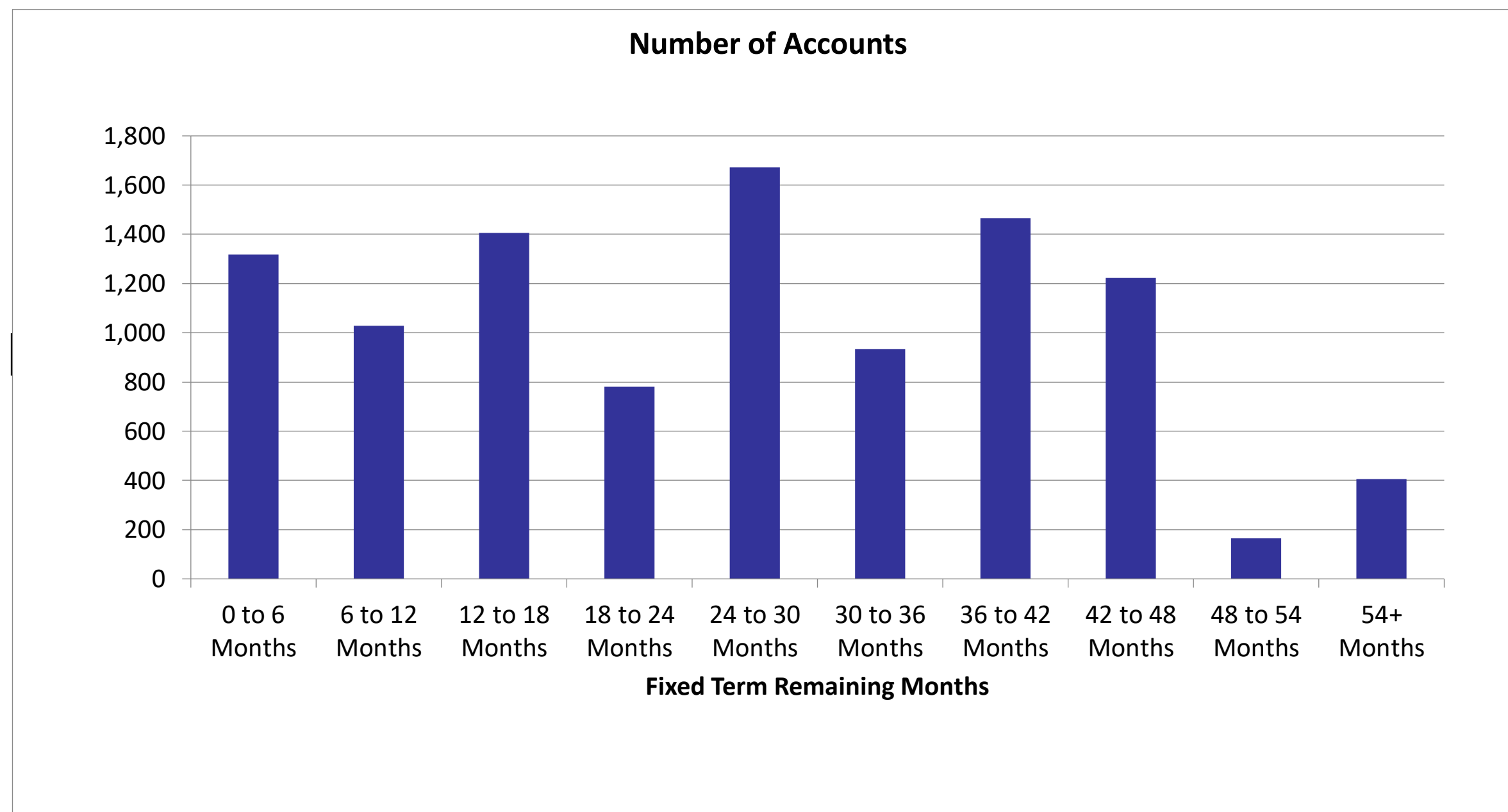
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	10,396	56.06%	1,570,474,787	64.10%
ECB Tracker Rate	1,603	8.64%	174,976,985	7.14%
EBS Base Rate	6,545	35.29%	704,422,138	28.75%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>18,544</b>	<b>100.00%</b>	<b>2,449,873,910</b>	<b>100.00%</b>

Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	10,396	2.77
ECB Tracker Rate	1,603	5.64
EBS Base Rate	6,545	4.07
Other	0	0.00
<b>Weighted Average Interest Rate</b>		<b>3.31</b>

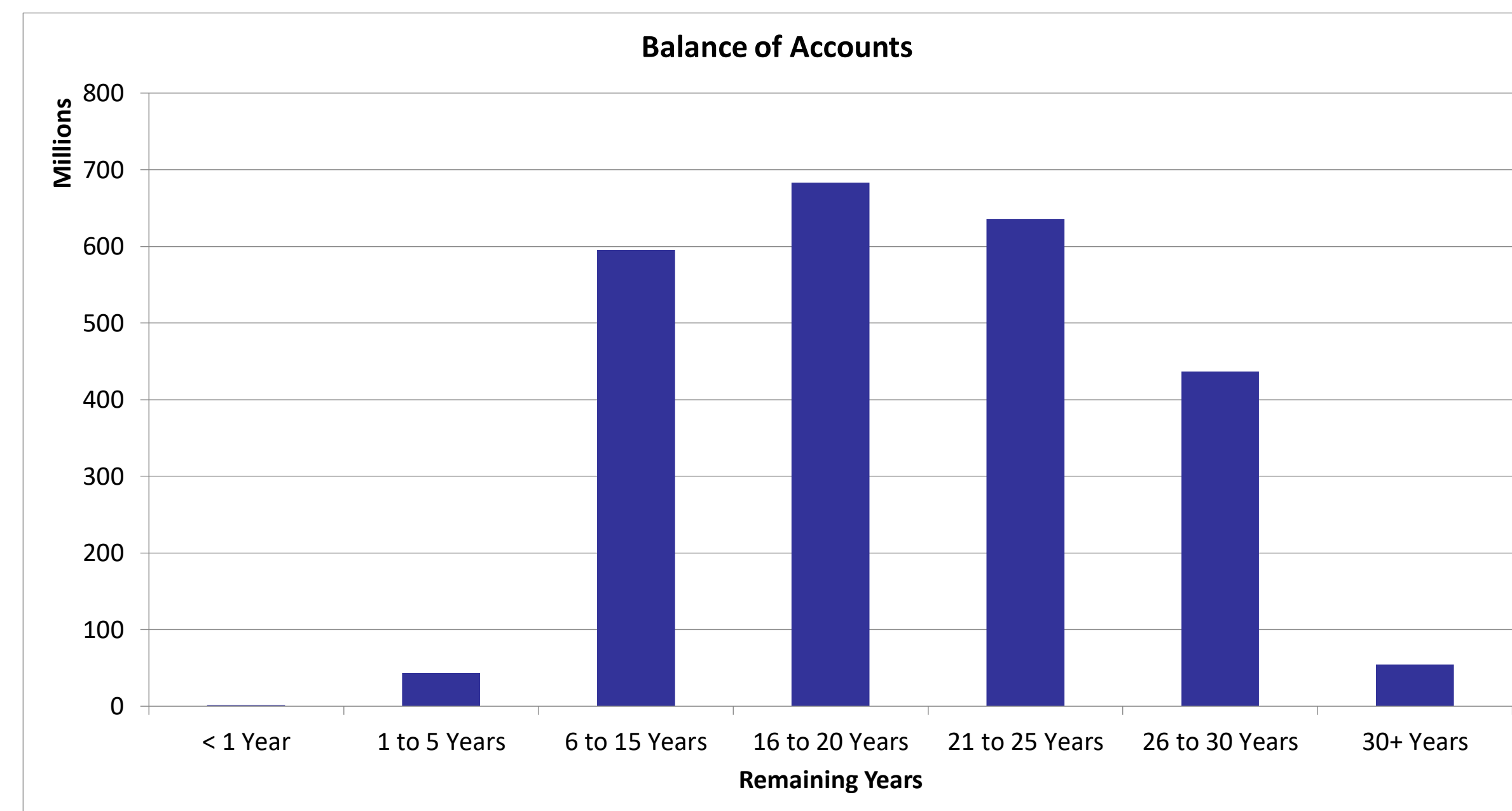
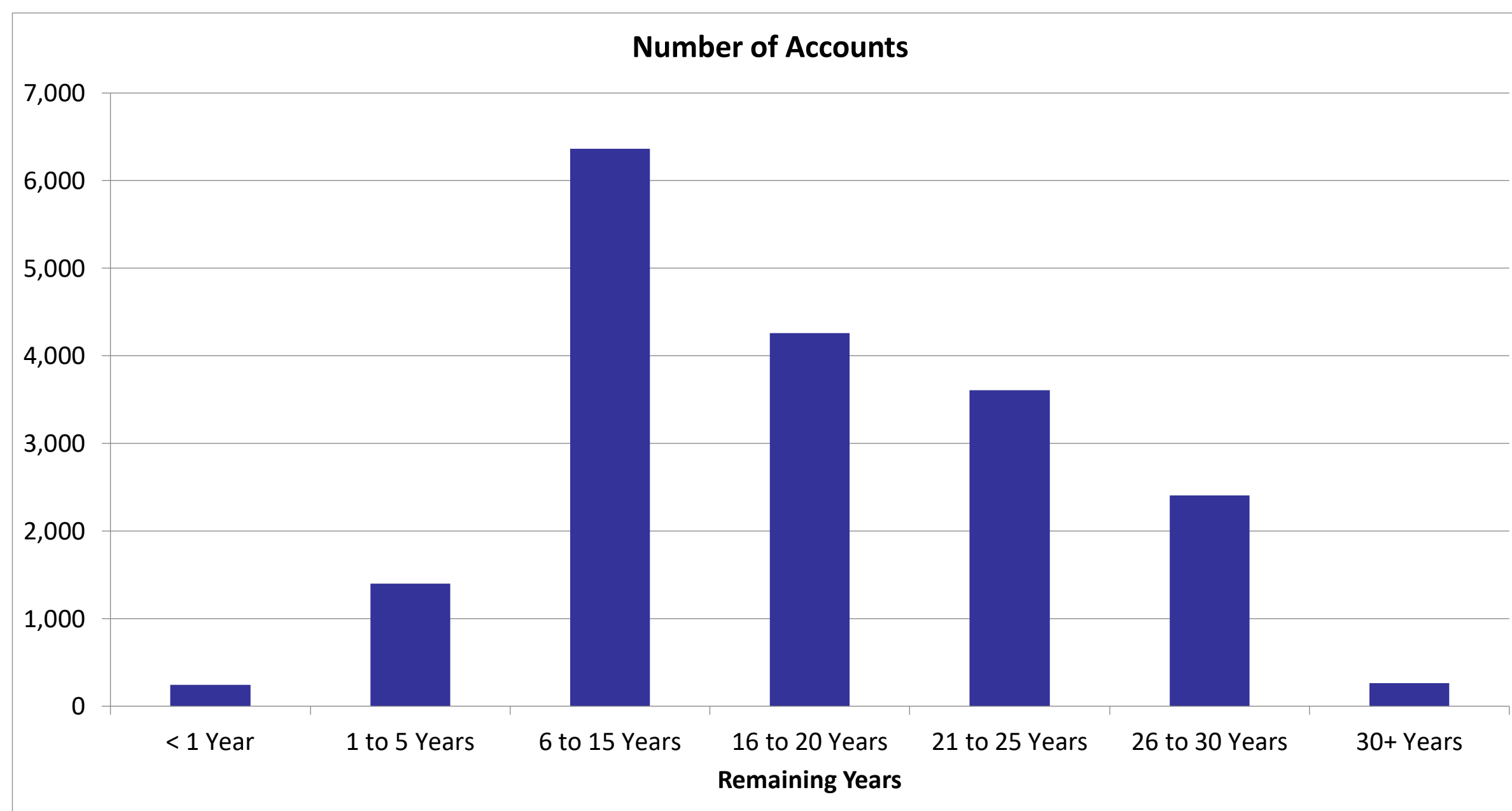




13 Fixed Term Remaining Months				
Fixed Term Remaining Months	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 6 Months	1,318	12.68%	191,797,507	12.21%
6 to 12 Months	1,028	9.89%	159,726,665	10.17%
12 to 18 Months	1,405	13.52%	187,533,083	11.94%
18 to 24 Months	780	7.50%	111,066,715	7.07%
24 to 30 Months	1,672	16.08%	299,035,072	19.04%
30 to 36 Months	934	8.99%	161,695,144	10.30%
36 to 42 Months	1,465	14.09%	197,194,188	12.56%
42 to 48 Months	1,223	11.77%	182,223,294	11.60%
48 to 54 Months	165	1.59%	19,843,228	1.26%
54+ Months	406	3.91%	60,359,890	3.84%
<b>Total</b>	<b>10,396</b>	<b>100.00%</b>	<b>1,570,474,787</b>	<b>100.00%</b>
<b>Weighted Fixed Term Remaining Months</b>			<b>27.34</b>	

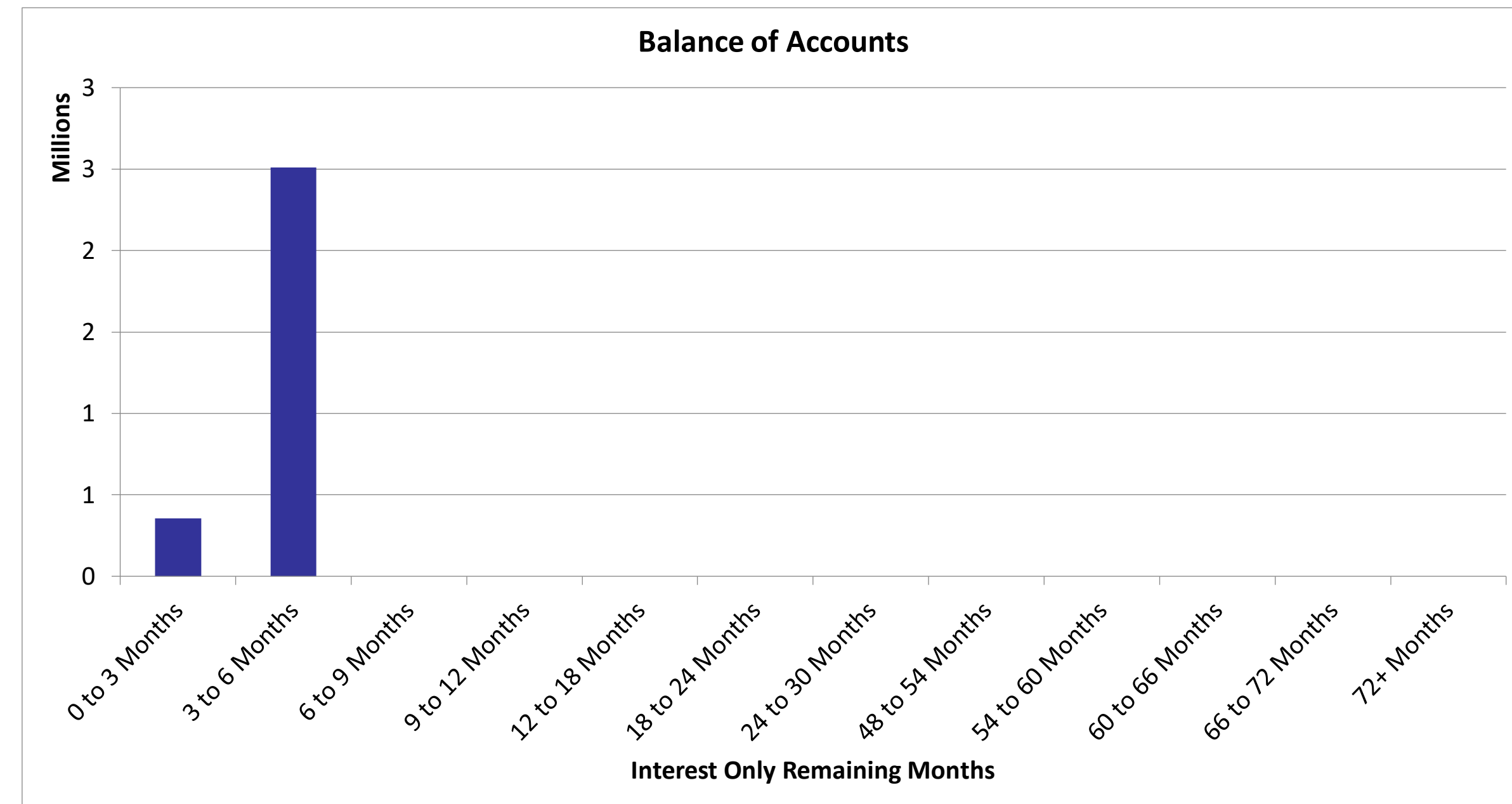
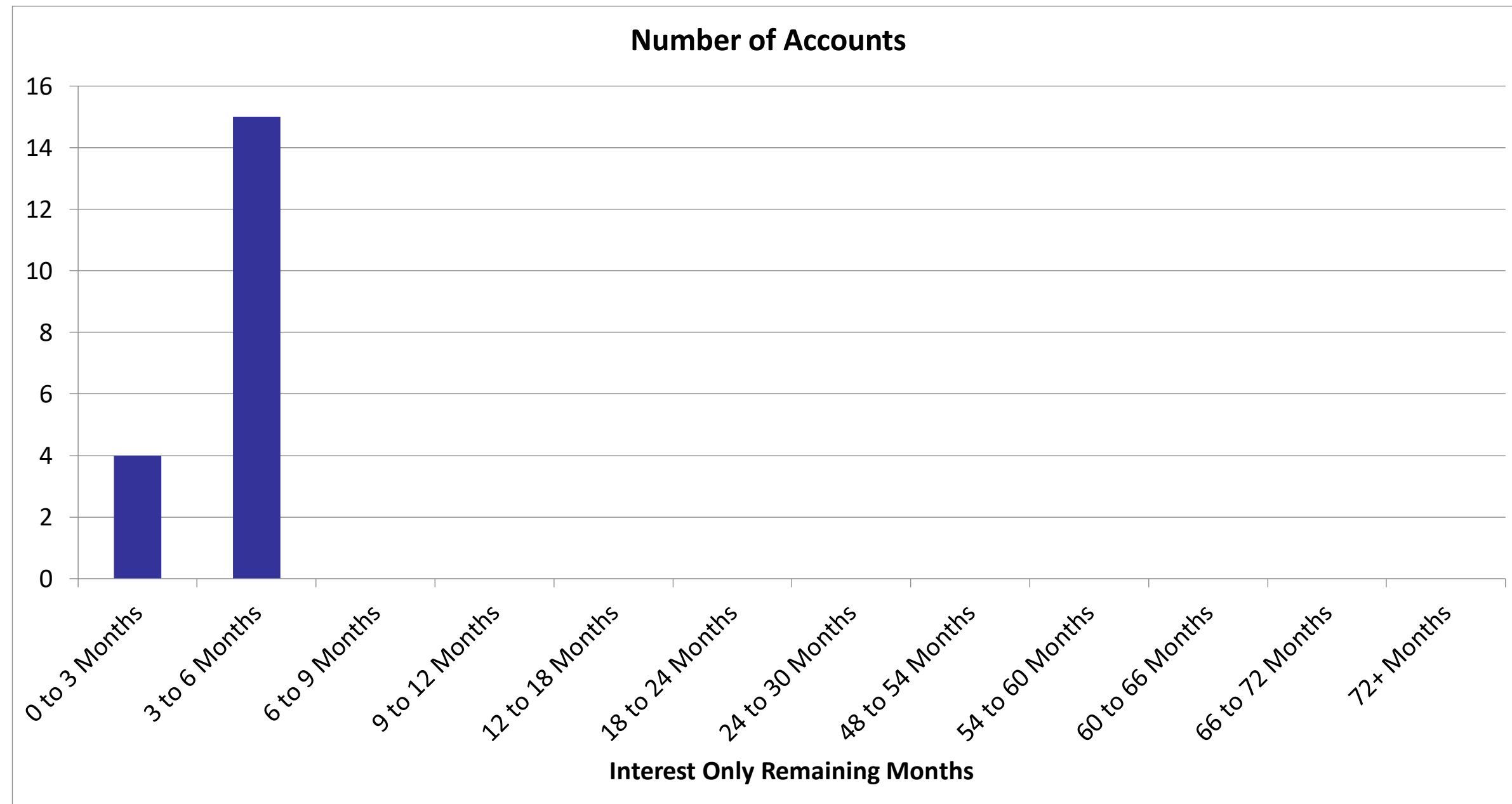


14. Remaining Years				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	244	1.32%	1,415,140	0.06%
1 to 5 Years	1,401	7.56%	43,591,218	1.78%
6 to 15 Years	6,365	34.32%	595,202,518	24.30%
16 to 20 Years	4,260	22.97%	682,745,514	27.87%
21 to 25 Years	3,609	19.46%	635,964,524	25.96%
26 to 30 Years	2,404	12.96%	436,768,167	17.83%
30+ Years	261	1.41%	54,186,829	2.21%
<b>Total</b>	<b>18,544</b>	<b>100.00%</b>	<b>2,449,873,910</b>	<b>100.00%</b>
<b>Weighted Average Remaining Years</b>			18.64	



16. Repayments Status				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	18,525	99.90%	2,447,008,807	99.88%
Interest Only (Standard )	19	0.10%	2,865,103	0.12%
<b>Total</b>	<b>18,544</b>	<b>100.00%</b>	<b>2,449,873,910</b>	<b>100.00%</b>

14a 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	4	21.05%	354,698	12.38%
3 to 6 Months	15	78.95%	2,510,404	87.62%
6 to 9 Months	0	0.00%	0	0.00%
9 to 12 Months	0	0.00%	0	0.00%
12 to 18 Months	0	0.00%	0	0.00%
18 to 24 Months	0	0.00%	0	0.00%
24 to 30 Months	0	0.00%	0	0.00%
48 to 54 Months	0	0.00%	0	0.00%
54 to 60 Months	0	0.00%	0	0.00%
60 to 66 Months	0	0.00%	0	0.00%
66 to 72 Months	0	0.00%	0	0.00%
72+ Months	0	0.00%	0	0.00%
<b>Total</b>	<b>19</b>	<b>100.00%</b>	<b>2,865,103</b>	<b>100.00%</b>
<b>Weighted Average Interest Only (Standard ) Remaining Term</b>			<b>3.61</b>	



17 Occupancy Status				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELoAN	18,537	99.96%	2,449,000,962	99.96%
RETAIL BTL	7	0.04%	872,948	0.04%
<b>Total</b>	<b>18,544</b>	<b>100.00%</b>	<b>2,449,873,910</b>	<b>100.00%</b>