

Investor Report: Burlington Mortgages No. 1 Designated Activity Company

| | |
|-------------------------|------------|
| From: | AIB |
| Month Ending: | 31/12/2023 |
| Interest Payments Date: | 22/01/2024 |

| Investor Contacts | | | |
|--------------------------|--|------------------|-------------------------|
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| | |
|-------------------------|------------------------------|
| PCS ID | 00109-ST5 term |
| ESMA Reference | 635400DJAT971ZDCJN35N2020001 |
| Legal Entity Identifier | 635400DJAT971ZDCJN35 |
| European Data Warehouse | RMBSIE000145100420208 |

| Deal Participation Information | |
|--|---|
| Party | Provider |
| Issuer | Burlington Mortgages No.1 Designated Activity Company |
| Sellers | EBS d.a.c. & Haven Mortgages Limited |
| Cash Manager | EBS d.a.c. |
| Issuer Account Bank | AIB plc |
| Collection Account Bank | AIB plc |
| Trustee | BNY Mellon Corporate Trustee Services Limited |
| Principal Paying Agent & Reference Agent | The Bank of New York Mellon, London Branch |
| Registrar | The Bank of New York Mellon, Luxembourg Branch |
| Corporate Services Provider | Intertrust Management Ireland Limited |
| Back-Up Servicer Facilitator | Intertrust Management Ireland Limited |
| Subordinated Loan Providers | EBS d.a.c. & Haven Mortgages Limited |
| Share Trustee | Intertrust Nominees (Ireland) Limited |
| Arranger | Merrill Lynch International ("BoFA Securities") |

| Details of Notes Issued | | | | | | | | | | | | | |
|--------------------------------|--------------|-------------------------|----------------------|------------------------|---------------------|---------------------------------|-------------|-----------------|---|---|--------------------------------|---------------------|----------|
| Class of Notes | Reference | Original Moody's Rating | Original DBRS Rating | Current Moody's Rating | Current DBRS Rating | Original Tranche Balance (Euro) | Issue Price | Reference Rate | Margin (up to & including First Optional Redemption Date) | Step-Up Margin (after First Optional Redemption Date) | First Optional Redemption Date | Final Maturity Date | |
| A1 Notes | XS2131184983 | Aaa | AAA | Aaa | AAA | € 1,731,400,000 | 100% | 1 Month EURIBOR | 0.40% | 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 | n/a | 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 |

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

| This Report | |
|-------------------------------|------------|
| Interest Period Start Date | 20/12/2023 |
| Interest Period End Date | 22/01/2024 |
| No of days in Interest Period | 33 |
| Next Payments Date | 20/02/2024 |

| 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% | 182,618,547 | 7.3703% | (21,921,456) | 160,697,091 | 6.5435% | 0.11 | 0.09 |
| A2 Notes | XS2131185014 | 1,731,400,000 | 42.9997% | 1,731,400,000 | 69.8777% | 0 | 1,731,400,000 | 70.5014% | 1.00 | 1.00 |
| B Notes | XS2131185105 | 201,300,000 | 4.9993% | 201,300,000 | 8.1243% | 0 | 201,300,000 | 8.1968% | 1.00 | 1.00 |
| C Notes | XS2131185873 | 110,700,000 | 2.7493% | 110,700,000 | 4.4677% | 0 | 110,700,000 | 4.5076% | 1.00 | 1.00 |
| D Notes | XS2131186848 | 110,700,000 | 2.7493% | 110,700,000 | 4.4677% | 0 | 110,700,000 | 4.5076% | 1.00 | 1.00 |
| E Notes | XS2131189511 | 80,500,000 | 1.9992% | 80,500,000 | 3.2489% | 0 | 80,500,000 | 3.2779% | 1.00 | 1.00 |
| Z Notes | XS2131190956 | 60,500,000 | 1.5025% | 60,500,000 | 2.4417% | 0 | 60,500,000 | 2.4635% | 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% | 2,477,758,547 | 100.0000% | (21,921,456) | 2,455,837,091 | 100.0000% | 0.62 | 0.61 |

| Interest Payments on Notes | | | | | | | |
|----------------------------|--------------|---------------|----------------|---------------------|----------------------|------------------------|--------------------------|
| Class of Notes | Reference | Interest Rate | Number of Days | Interest Due (Euro) | Interest Paid (Euro) | Unpaid Interest (Euro) | Cumulative Unpaid (Euro) |
| A1 Notes | XS2131184983 | 4.259% | 33 | 712,958.02 | 712,958.02 | 0 | 0 |
| A2 Notes | XS2131185014 | 0.350% | 33 | 555,490.83 | 555,490.83 | 0 | 0 |
| B Notes | XS2131185105 | 4.809% | 33 | 887,380.72 | 887,380.72 | 0 | 0 |
| C Notes | XS2131185873 | 5.209% | 33 | 528,583.27 | 528,583.27 | 0 | 0 |
| D Notes | XS2131186848 | 5.609% | 33 | 569,173.27 | 569,173.27 | 0 | 0 |
| E Notes | XS2131189511 | 6.609% | 33 | 487,689.12 | 487,689.12 | 0 | 0 |
| Z Notes | XS2131190956 | 8.000% | 33 | 443,666.66 | 443,666.66 | 0 | 0 |
| R1A Notes | XS2132421137 | n/a | n/a | n/a | n/a | n/a | n/a |
| R1B Notes | XS2132421301 | n/a | n/a | n/a | n/a | n/a | n/a |
| R2A Notes | XS2132421483 | n/a | n/a | n/a | n/a | n/a | n/a |
| R2B Notes | XS2132421566 | n/a | n/a | n/a | n/a | n/a | n/a |
| Total | | | | 4,184,941.89 | 4,184,941.89 | - | - |

| General Credit Structure | | | | | | | |
|--------------------------|-------------------------|------------------------|--------------------------|-----------------------------|------------------------|-------------------------|----------------|
| Description | Original Balance (Euro) | Opening Balance (Euro) | Drawings in Month (Euro) | Replenished in Month (Euro) | Closing Balance (Euro) | Balance Required (Euro) | Deficit (Euro) |
| General Reserve Fund | 3,774,000 | 3,774,000 | - | - | 3,774,000 | 3,774,000 | - |
| Liquidity Reserve Fund | 25,971,000 | 14,355,139 | (164,411) | - | 14,190,728 | 14,190,728 | - |
| Total | 29,745,000 | 18,129,139 | (164,411) | - | 17,964,728 | 17,964,728 | - |

| Revenue Analysis | |
|---|---|
| | Euro |
| Revenue Receipts | 6,781,105 |
| Interest from Bank Accounts | 0 |
| Class A Liquidity Reserve Fund Excess Amount | 164,411 |
| Class A Redemption Date, Class A Liquidity Reserve Amount | 0 |
| General Reserve Fund Excess Amount | 0 |
| Other Net Income, excluding Principal Receipts | 0 |
| Principal Deficiency Excess Revenue Amounts | 0 |
| less: | |
| Payments to the Sellers | 0 |
| Tax Payments, excluding amounts due on the Issuer Profit Ledger | 0 |
| Available Revenue Receipts | 6,945,516 |
| Allocation of Available Revenue Receipts | |
| 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 (1,458) (74,046) 0 0 |
| Servicer (EBS) | (233,939) |
| Servicer (Haven) | (131,250) |
| Issuer Profit Fee | (100) |
| Class A Notes Interest | (1,268,449) |
| Class A Liquidity Reserve Fund Required Amount | 0 |
| Class A Principal Deficiency Sub-Ledger | 0 |
| Class B Notes Interest | (887,381) |
| Class B Principal Deficiency Sub-Ledger | 0 |
| Class C Notes Interest | (528,583) |
| Class C Principal Deficiency Sub-Ledger | 0 |
| Class D Notes Interest | (569,173) |
| Class D Principal Deficiency Sub-Ledger | 0 |
| Class E Notes Interest | (487,689) |
| Class E Principal Deficiency Sub-Ledger | 0 |
| General Reserve Fund Required Amount | 0 |
| Class Z Principal Deficiency Sub-Ledger | (44,969) |
| Class Z Notes Interest | (443,667) |
| On or after the First Optional Redemption Date or the Early Redemption Date, amounts to redeem the Rated Notes | 0 |
| Subordinated Loan Interest (EBS) | 0 |
| Subordinated Loan Interest (Haven) | 0 |
| Subordinated Loan Principal (EBS) | 0 |
| Subordinated Loan Principal (Haven) | 0 |
| Amounts to be credited to the Deposit Account to be applied on the next Interest Payment Date as Available Revenue Receipts | 0 |
| Class R1A Payment | (1,455,863) |
| Class R1B Payment | (818,948) |
| Class R1 Principal Payment | 0 |
| Class R2A Payment | 0 |
| Class R2B Payment | 0 |
| Reconciliation | 0 |

| Principal Deficiency Ledger | | | | | | | |
|------------------------------------|--------------|---------------------------|------------------------------|------------------------------|-------------------|-----------------------------------|---------------------------|
| Class of Notes | Reference | Opening Balance (Euro) | Increase in Losses (Euro) | Decrease in Losses (Euro) | Net Losses (Euro) | Allocation of Revenue Receipts | Closing Balance (Euro) |
| A1 Notes | XS2131184983 | 0 | 0 | 0 | | 0 | 0 |
| A2 Notes | XS2131185014 | 0 | 0 | 0 | | 0 | 0 |
| B Notes | XS2131185105 | 0 | 0 | 0 | | 0 | 0 |
| C Notes | XS2131185873 | 0 | 0 | 0 | | 0 | 0 |
| D Notes | XS2131186848 | 0 | 0 | 0 | | 0 | 0 |
| E Notes | XS2131189511 | 0 | 0 | 0 | | 0 | 0 |
| Z Notes | XS2131190956 | - | 614,922 | (569,953) | 44,969 | 44,969 | - |

| Principal Deficiency Ledger | | | | | |
|------------------------------------|--------------|--|--|---------------------------------|--|
| Class of Notes | Reference | Cumulative Increase in Losses (Euro) | Cumulative Decrease in Losses (Euro) | Cumulative Net Losses (Euro) | Cumulative Allocation of Revenue Receipts |
| A1 Notes | XS2131184983 | 0 | 0 | | 0 |
| A2 Notes | XS2131185014 | 0 | 0 | | 0 |
| B Notes | XS2131185105 | 0 | 0 | | 0 |
| C Notes | XS2131185873 | 0 | 0 | | 0 |
| D Notes | XS2131186848 | 0 | 0 | | 0 |
| E Notes | XS2131189511 | 0 | 0 | | 0 |
| Z Notes | XS2131190956 | 11,212,064 | (6,490,750) | 4,721,313 | 4,721,313 |

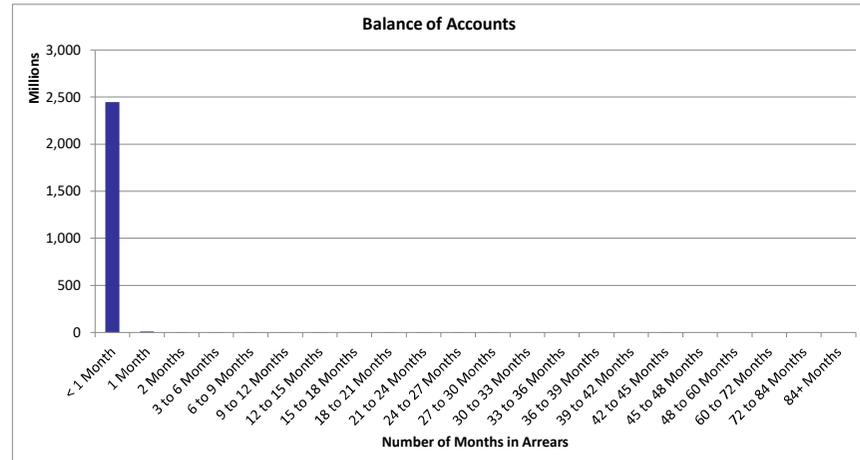
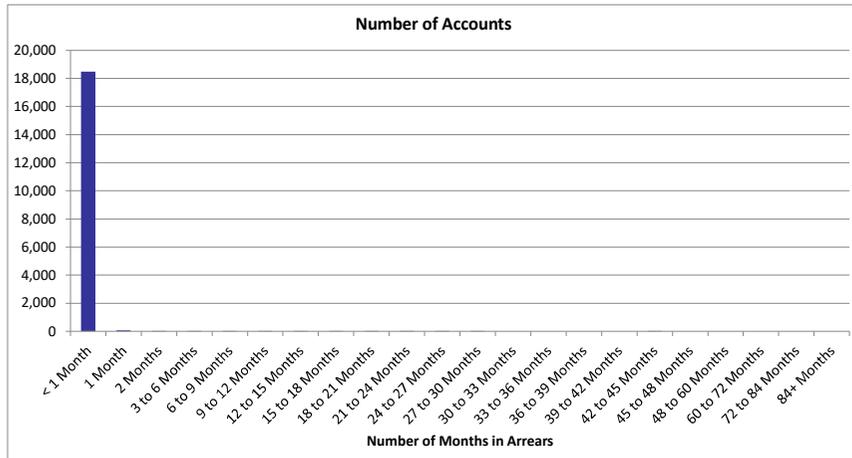
| Principal Analysis | | Euro |
|---|--|-------------------|
| Principal Receipts | | 21,876,487 |
| Proceeds of issue of the Class R1 Notes and the Class R2 Note | | 0 |
| Any credit to the Principal Deficiency Ledgers | | 44,969 |
| Any other Available Principal receipts | | 0 |
| The excess of the proceeds of the Collateralised Notes over the Consideration | | 0 |
| Optional Purchase Price upon sale of the Portfolio further to exercise of the Call Option | | 0 |
| less: | | |
| Available Principal Receipts applied as Principal Deficiency Excess Revenue Amounts | | 0 |
| Available Principal | | 21,921,456 |
| 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; | | (21,921,456) |
| Pro rata and pari passu to the principal amounts due on the Class A2 Notes; | | 0 |
| Pro rata and pari passu to the principal amounts due on the Class B Notes; | | 0 |
| Pro rata and pari passu to the principal amounts due on the Class C Notes; | | 0 |
| Pro rata and pari passu to the principal amounts due on the Class D Notes; | | 0 |
| Pro rata and pari passu to the principal amounts due on the Class E Notes; | | 0 |
| Pro rata and pari passu to the principal amounts due on the Class Z Notes; | | 0 |
| Principal amount due on the Class R2 Notes | | 0 |
| All remaining amounts to be applied as Available Revenue Receipts | | 0 |
| Reconciliation | | 0 |

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

| Mortgage Portfolio Analysis | | |
|--|---------------------------|--------------------------|
| | This Period (Euro) | Cumulative (Euro) |
| Opening Mortgage Principle Balance | 2,489,924,633 | 4,026,483,467 |
| Scheduled Principal Payments and Early Redemptions | 21,876,487 | 1,565,925,062 |
| Charge Offs | 0 | 0 |
| Non-cash movements | (890) | (8,207,499) |
| Mortgages Repurchased by Sellers | 0 | 716,867 |
| Closing Mortgage Principal Balance | 2,468,049,037 | 2,468,049,037 |

Stratification Tables

| Number of Repayments in Arrears | | | | |
|---------------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Number of Months In Arrears | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| < 1 Month | 18,483 | 99.20% | 2,445,259,833 | 99.08% |
| 1 Month | 66 | 0.35% | 10,414,523 | 0.42% |
| 2 Months | 16 | 0.09% | 2,225,401 | 0.09% |
| 3 to 6 Months | 29 | 0.16% | 4,206,658 | 0.17% |
| 6 to 9 Months | 14 | 0.08% | 2,015,482 | 0.08% |
| 9 to 12 Months | 7 | 0.04% | 1,410,941 | 0.06% |
| 12 to 15 Months | 4 | 0.02% | 521,748 | 0.02% |
| 15 to 18 Months | 2 | 0.01% | 165,880 | 0.01% |
| 18 to 21 Months | 3 | 0.02% | 792,540 | 0.03% |
| 21 to 24 Months | 1 | 0.01% | 159,137 | 0.01% |
| 24 to 27 Months | 1 | 0.01% | 11,989 | 0.00% |
| 27 to 30 Months | 5 | 0.03% | 841,661 | 0.03% |
| 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 | 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% |
| Total | 18,632 | 100.00% | 2,468,049,037 | 100.00% |

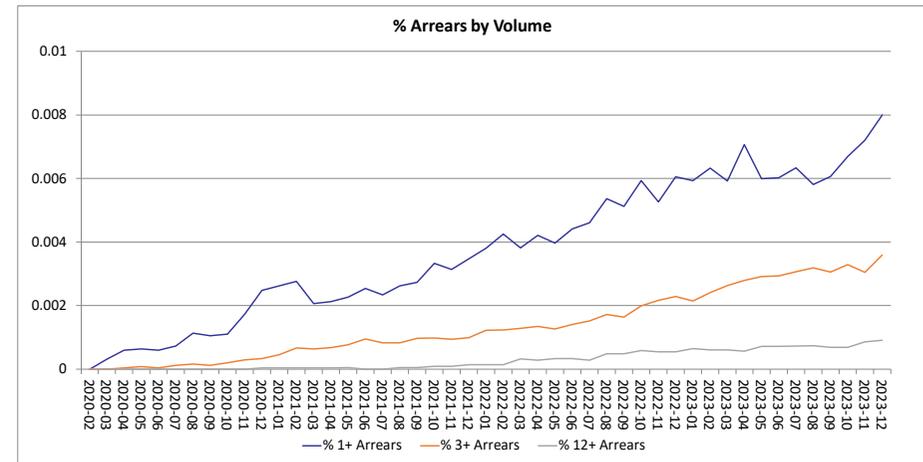
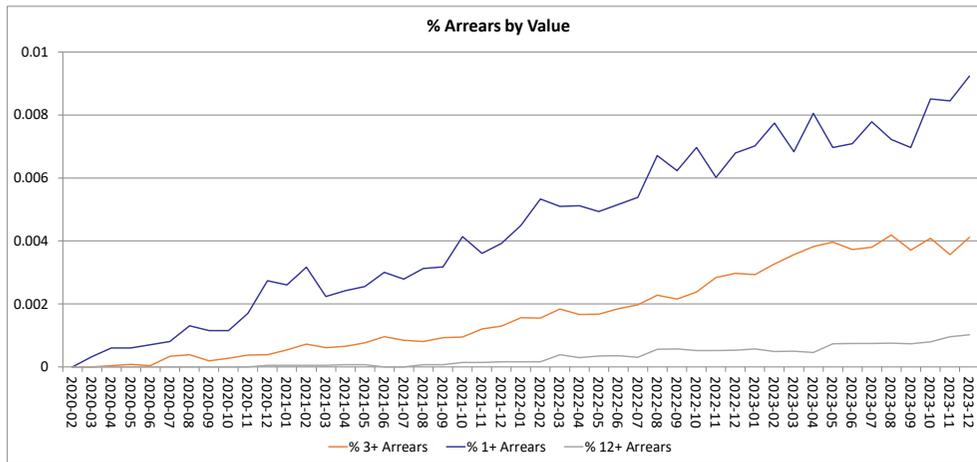


Repayments in Arrears - Last 6 Months

| Months in Arrears Value of Accounts (€m) | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 12+ Arrears | 1.94 | 1.94 | 1.87 | 2.01 | 2.38 | 2.52 |
| 3+ Arrears** | 9.84 | 10.73 | 9.41 | 10.27 | 8.87 | 10.15 |
| 1+ Arrears* | 20.16 | 18.51 | 17.68 | 21.38 | 21.03 | 22.79 |
| Total Arrears | 20.16 | 18.51 | 17.68 | 21.38 | 21.03 | 22.79 |
| Total Portfolio | 2,590.66 | 2,564.66 | 2,537.41 | 2,512.38 | 2,489.92 | 2,468.05 |
| Months in Arrears Number of Accounts | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 |
| 12+ Arrears | 14 | 14 | 13 | 13 | 16 | 17 |
| 3+ Arrears** | 59 | 61 | 58 | 62 | 57 | 67 |
| 1+ Arrears* | 122 | 111 | 115 | 126 | 135 | 149 |
| Total Arrears | 122 | 111 | 115 | 126 | 135 | 149 |
| Total Portfolio | 19,264 | 19,108 | 18,969 | 18,836 | 18,732 | 18,632 |

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

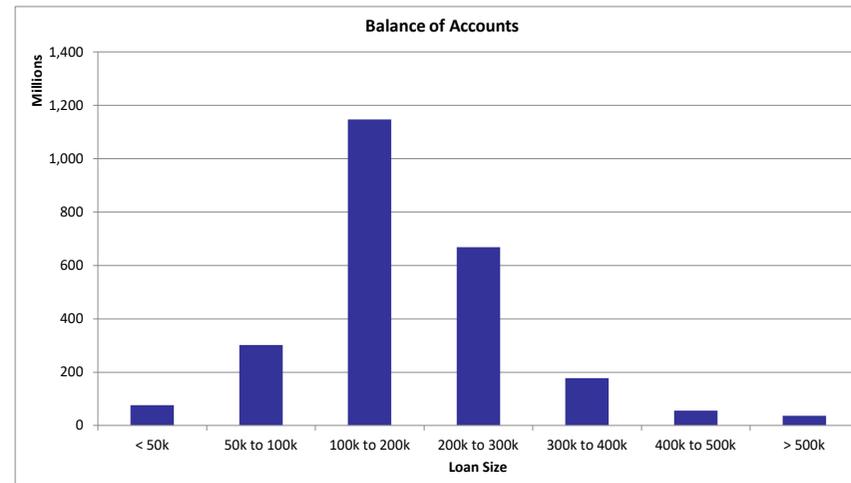
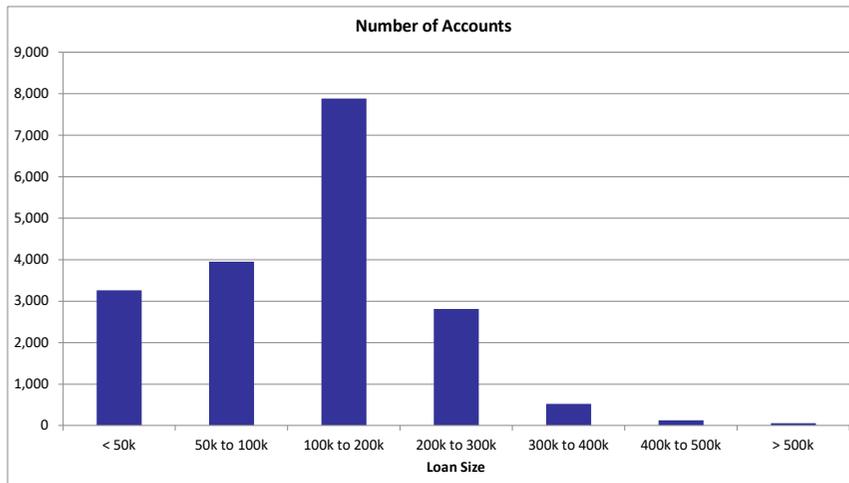
** 3+ Arrears includes loans in 12+ Arrears



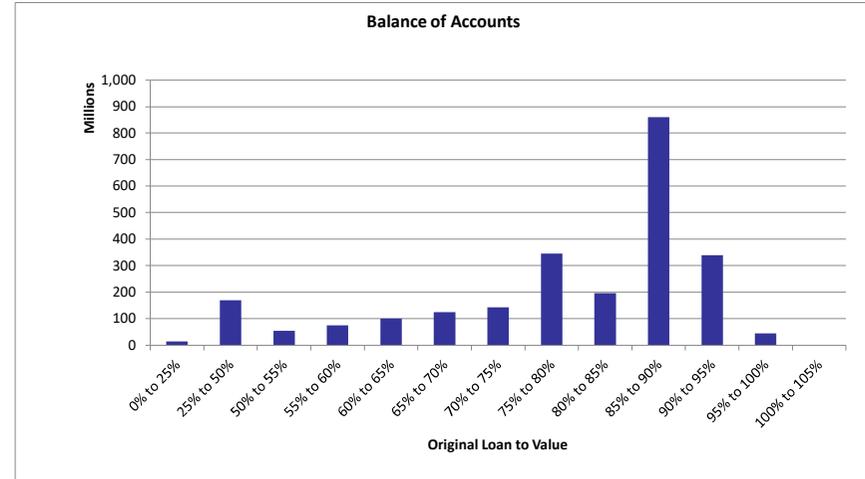
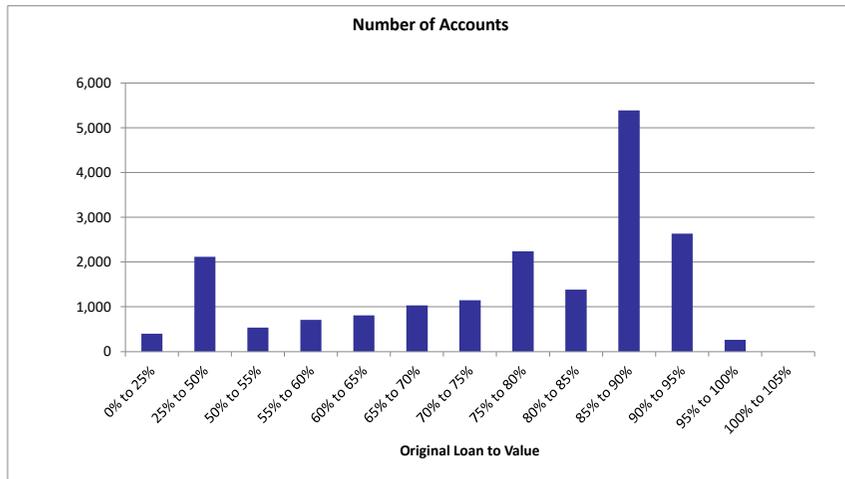
Cure Rates - Last 6 Months

| | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Total Cases Any Arrears | 193 | 190 | 197 | 209 | 214 | 218 |
| Total Cured to 0 Arrears | 30 | 38 | 37 | 33 | 38 | 35 |
| % Cure Rate to 0 Arrears | 15.54% | 20.00% | 18.78% | 15.79% | 17.76% | 16.06% |

| Loan Size | | | | |
|-----------------------------------|--------------------|----------------------|----------------------|--------------------------------|
| Loan Size | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| < 50k | 3,265 | 17.52% | 77,190,983 | 3.13% |
| 50k to 100k | 3,954 | 21.22% | 302,698,883 | 12.26% |
| 100k to 200k | 7,883 | 42.31% | 1,147,817,170 | 46.51% |
| 200k to 300k | 2,816 | 15.11% | 669,036,421 | 27.11% |
| 300k to 400k | 526 | 2.82% | 177,926,753 | 7.21% |
| 400k to 500k | 126 | 0.68% | 55,932,687 | 2.27% |
| > 500k | 62 | 0.33% | 37,446,140 | 1.52% |
| Total | 18,632 | 100.00% | 2,468,049,037 | 100.00% |
| <i>Weighted Average Loan Size</i> | | | 132,462.92 | |

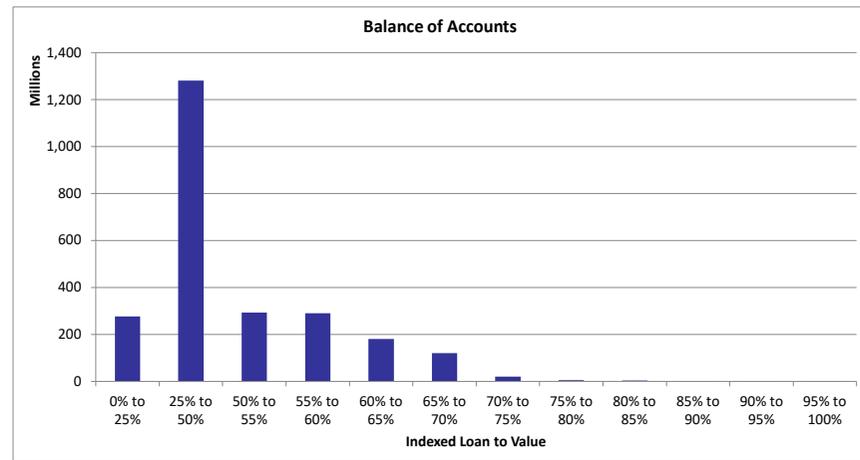
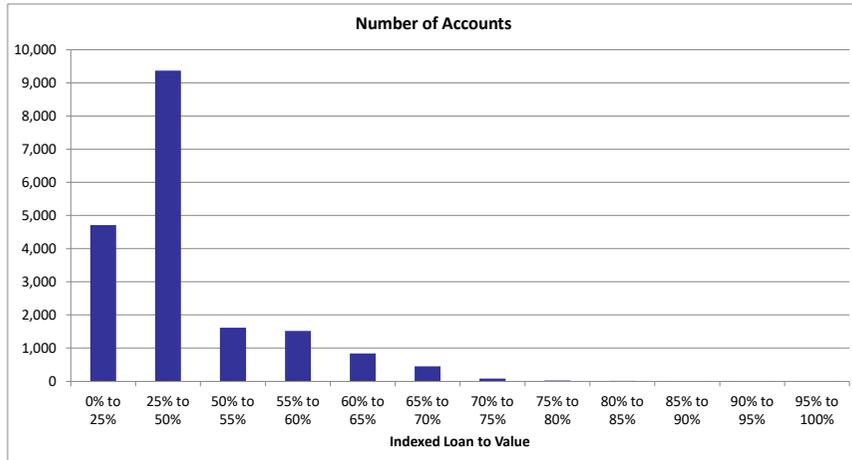


| Original LTV | | | | |
|--------------------------------------|--------------------|----------------------|----------------------|--------------------------------|
| Original LTV | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| 0% to 25% | 397 | 2.13% | 14,489,563 | 0.59% |
| 25% to 50% | 2,118 | 11.37% | 169,115,229 | 6.85% |
| 50% to 55% | 536 | 2.88% | 53,956,497 | 2.19% |
| 55% to 60% | 703 | 3.77% | 75,142,693 | 3.04% |
| 60% to 65% | 803 | 4.31% | 100,074,633 | 4.05% |
| 65% to 70% | 1,026 | 5.51% | 125,279,531 | 5.08% |
| 70% to 75% | 1,143 | 6.13% | 143,200,504 | 5.80% |
| 75% to 80% | 2,235 | 12.00% | 344,989,049 | 13.98% |
| 80% to 85% | 1,384 | 7.43% | 195,733,409 | 7.93% |
| 85% to 90% | 5,393 | 28.94% | 861,193,672 | 34.89% |
| 90% to 95% | 2,632 | 14.13% | 339,703,683 | 13.76% |
| 95% to 100% | 262 | 1.41% | 45,170,574 | 1.83% |
| 100% to 105% | 0 | 0.00% | 0 | 0.00% |
| Total | 18,632 | 100.00% | 2,468,049,037 | 100.00% |
| Weighted Average Original LTV | | | 79.28% | |



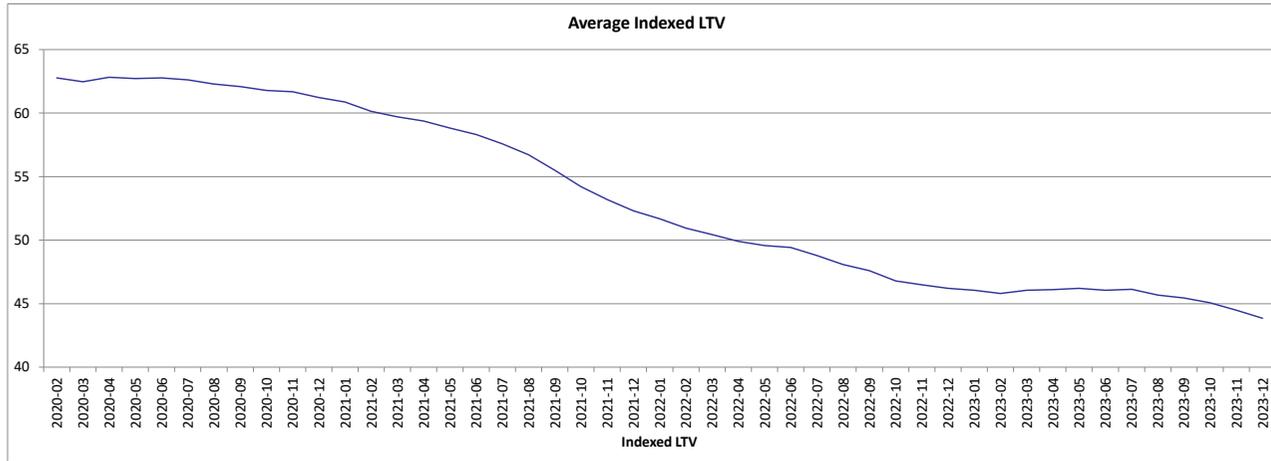
*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure 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% | 4,707 | 25.26% | 276,126,016 | 11.19% |
| 25% to 50% | 9,365 | 50.26% | 1,279,945,661 | 51.86% |
| 50% to 55% | 1,615 | 8.67% | 292,174,170 | 11.84% |
| 55% to 60% | 1,515 | 8.13% | 289,710,269 | 11.74% |
| 60% to 65% | 838 | 4.50% | 180,000,647 | 7.29% |
| 65% to 70% | 456 | 2.45% | 119,455,624 | 4.84% |
| 70% to 75% | 79 | 0.42% | 19,827,518 | 0.80% |
| 75% to 80% | 27 | 0.14% | 5,167,462 | 0.21% |
| 80% to 85% | 14 | 0.08% | 3,274,212 | 0.13% |
| 85% to 90% | 4 | 0.02% | 601,635 | 0.02% |
| 90% to 95% | 3 | 0.02% | 556,193 | 0.02% |
| 95% to 100% | 9 | 0.05% | 1,209,629 | 0.05% |
| Total | 18,632 | 100.00% | 2,468,049,037 | 100.00% |
| Weighted Average Indexed LTV | | | 43.85% | |

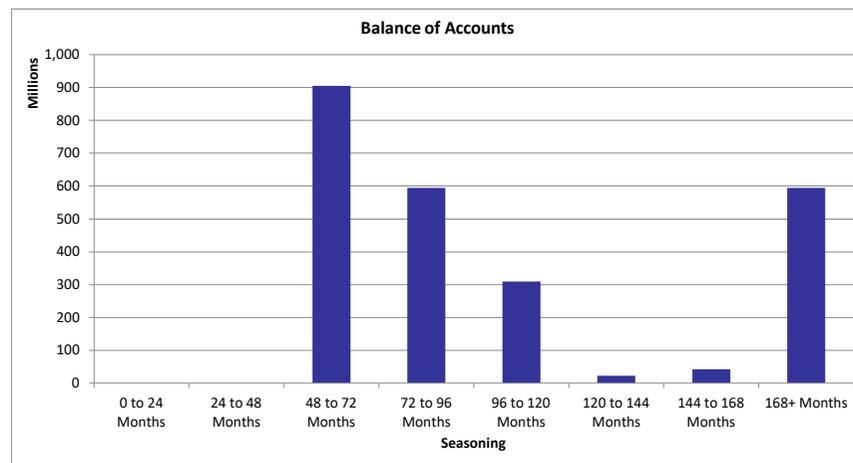
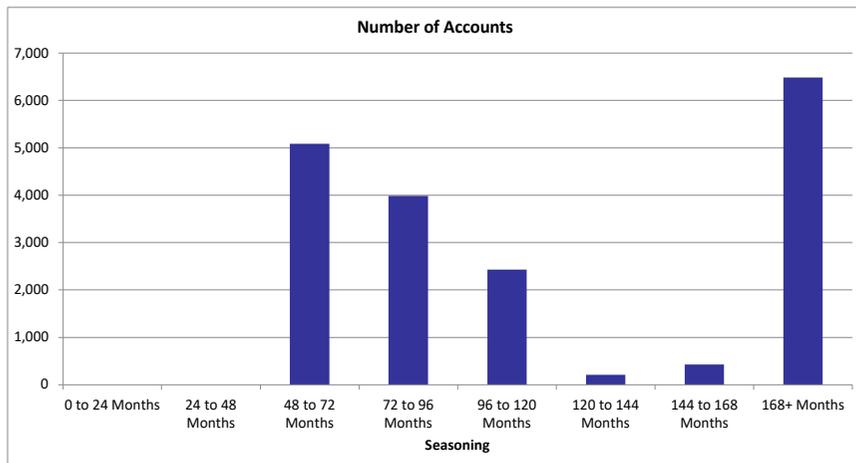


Average Indexed LTV - Last 6 Months

| | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 |
|-------------|--------|--------|--------|--------|--------|--------|
| Indexed LTV | 46.14 | 45.68 | 45.44 | 45.08 | 44.50 | 43.85 |

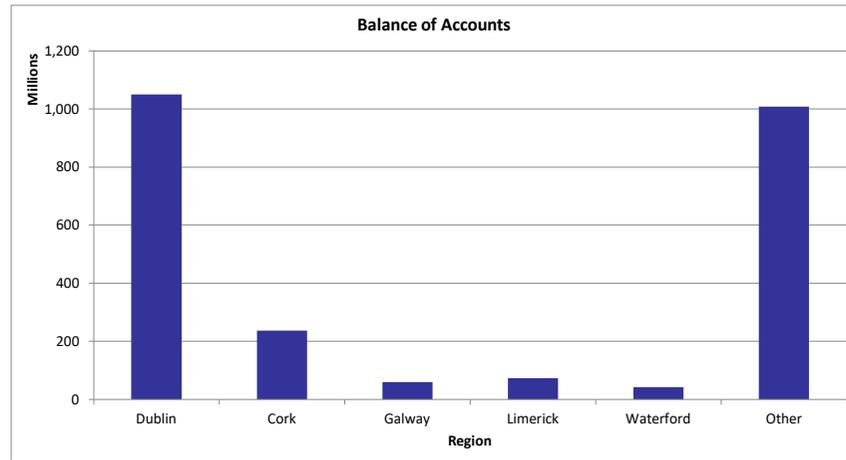
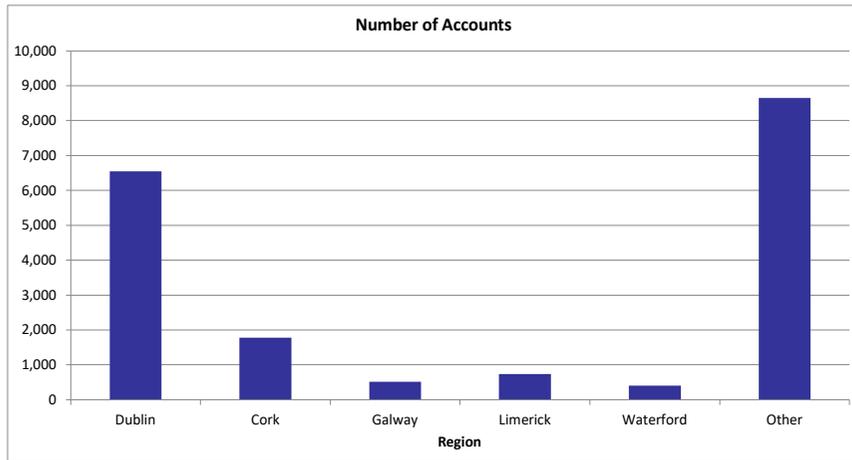


| Seasoning | | | | |
|-----------------------------------|--------------------|----------------------|----------------------|--------------------------------|
| Seasoning | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| 0 to 24 Months | 0 | 0.00% | 0 | 0.00% |
| 24 to 48 Months | 0 | 0.00% | 0 | 0.00% |
| 48 to 72 Months | 5,088 | 27.31% | 905,220,807 | 36.68% |
| 72 to 96 Months | 3,986 | 21.39% | 594,463,919 | 24.09% |
| 96 to 120 Months | 2,432 | 13.05% | 309,378,145 | 12.54% |
| 120 to 144 Months | 211 | 1.13% | 22,002,262 | 0.89% |
| 144 to 168 Months | 430 | 2.31% | 42,283,688 | 1.71% |
| 168+ Months | 6,485 | 34.81% | 594,700,217 | 24.10% |
| Total | 18,632 | 100.00% | 2,468,049,037 | 100.00% |
| Weighted Average Seasoning | | | 109.13 | |

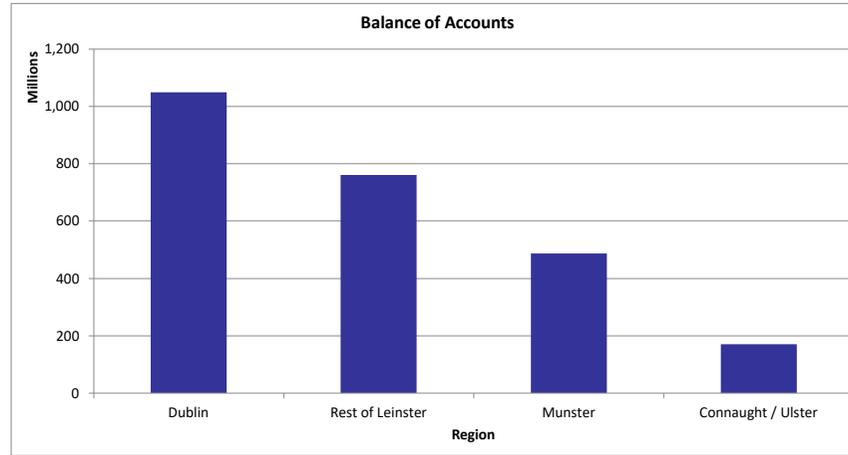
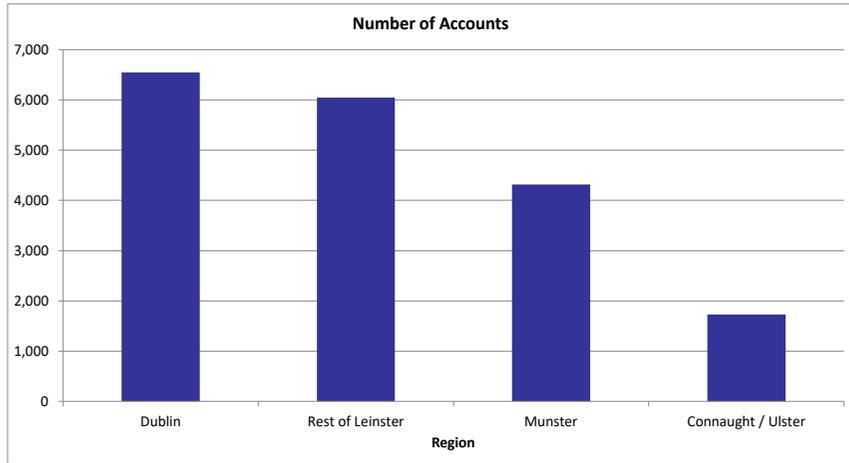


| Property Area (County) | | | | |
|------------------------|--------------------|----------------------|---------------------|--------------------------------|
| County | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| CARLOW | 255 | 1.37% | 25,957,857 | 1.05% |
| CAVAN | 155 | 0.83% | 15,634,547 | 0.63% |
| CLARE | 465 | 2.50% | 43,807,432 | 1.77% |
| CORK | 1,781 | 9.56% | 237,404,439 | 9.62% |
| DONEGAL | 376 | 2.02% | 29,942,733 | 1.21% |
| DUBLIN | 6,545 | 35.13% | 1,049,589,727 | 42.53% |
| GALWAY | 512 | 2.75% | 59,557,339 | 2.41% |
| KERRY | 475 | 2.55% | 46,604,696 | 1.89% |
| KILDARE | 1,353 | 7.26% | 192,333,450 | 7.79% |
| KILKENNY | 251 | 1.35% | 27,362,196 | 1.11% |
| LAOIS | 298 | 1.60% | 32,137,003 | 1.30% |
| LEITRIM | 56 | 0.30% | 4,593,910 | 0.19% |
| LIMERICK | 739 | 3.97% | 72,539,848 | 2.94% |
| LONGFORD | 72 | 0.39% | 6,092,797 | 0.25% |
| LOUTH | 804 | 4.32% | 90,758,616 | 3.68% |
| MAYO | 237 | 1.27% | 21,214,756 | 0.86% |
| MEATH | 1,414 | 7.59% | 188,607,589 | 7.64% |
| MONAGHAN | 90 | 0.48% | 9,374,343 | 0.38% |
| OFFALY | 187 | 1.00% | 19,113,224 | 0.77% |
| ROSCOMMON | 107 | 0.57% | 11,054,933 | 0.45% |
| SLIGO | 195 | 1.05% | 19,443,037 | 0.79% |
| TIPPERARY | 448 | 2.40% | 45,002,146 | 1.82% |
| WATERFORD | 408 | 2.19% | 41,506,875 | 1.68% |
| WESTMEATH | 265 | 1.42% | 27,307,001 | 1.11% |
| WEXFORD | 379 | 2.03% | 42,020,145 | 1.70% |
| WICKLOW | 765 | 4.11% | 109,088,399 | 4.42% |
| Total | 18,632 | 100.00% | 2,468,049,037 | 100.00% |

| Property Area (County) | | | | |
|------------------------|--------------------|----------------------|----------------------|--------------------------------|
| Major County | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| Dublin | 6,545 | 35.13% | 1,049,589,727 | 42.53% |
| Cork | 1,781 | 9.56% | 237,404,439 | 9.62% |
| Galway | 512 | 2.75% | 59,557,339 | 2.41% |
| Limerick | 739 | 3.97% | 72,539,848 | 2.94% |
| Waterford | 408 | 2.19% | 41,506,875 | 1.68% |
| Other | 8,647 | 46.41% | 1,007,450,809 | 40.82% |
| Total | 18,632 | 100.00% | 2,468,049,037 | 100.00% |

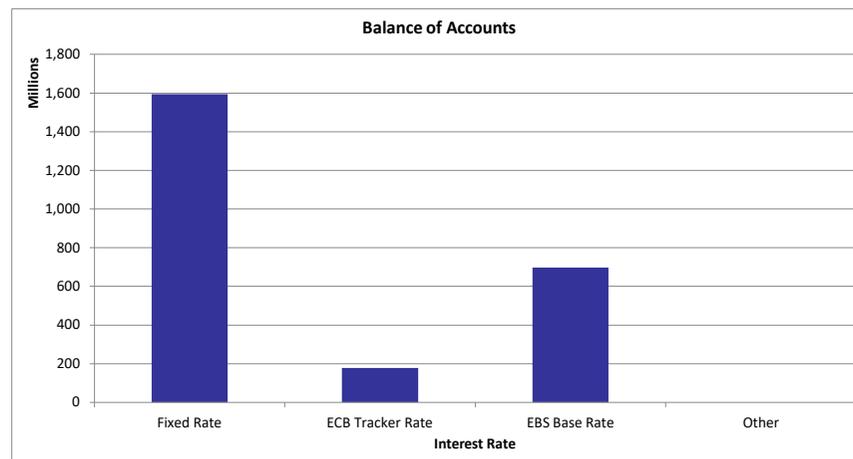
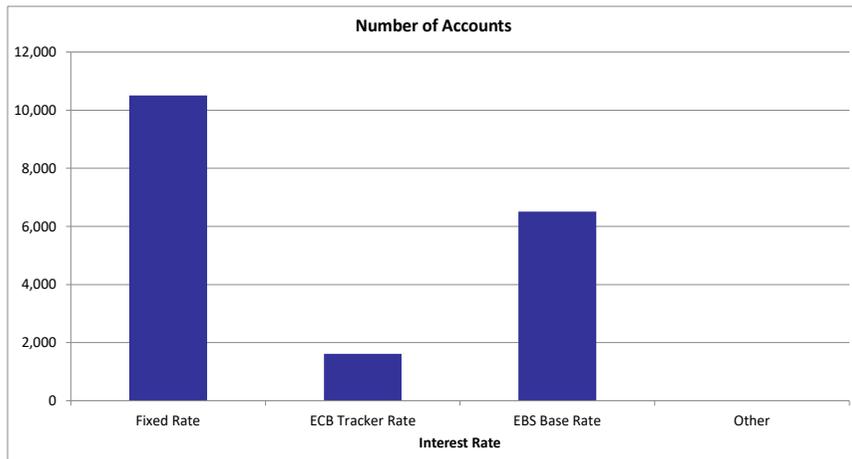


| Property Area (Region) | | | | |
|------------------------|--------------------|----------------------|---------------------|--------------------------------|
| Region | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| Dublin | 6,545 | 35.13% | 1,049,589,727 | 42.53% |
| Rest of Leinster | 6,043 | 32.43% | 760,778,277 | 30.83% |
| Munster | 4,316 | 23.16% | 486,865,435 | 19.73% |
| Connaught / Ulster | 1,728 | 9.27% | 170,815,597 | 6.92% |
| Total | 18,632 | 100.00% | 2,468,049,037 | 100.00% |

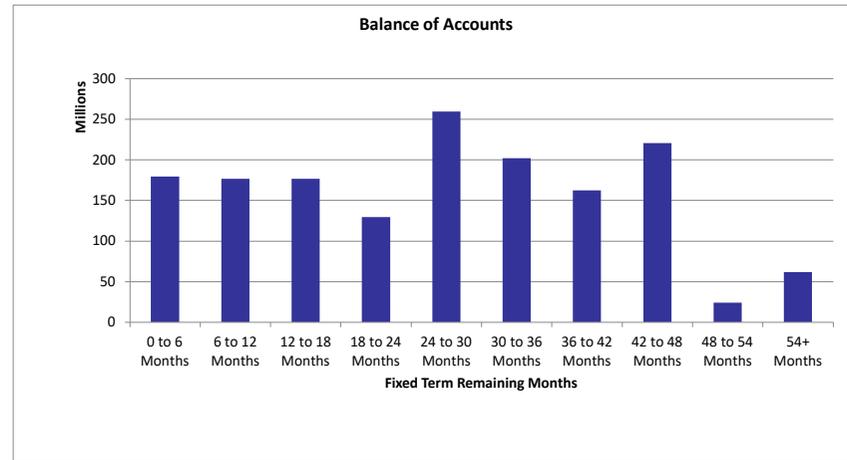
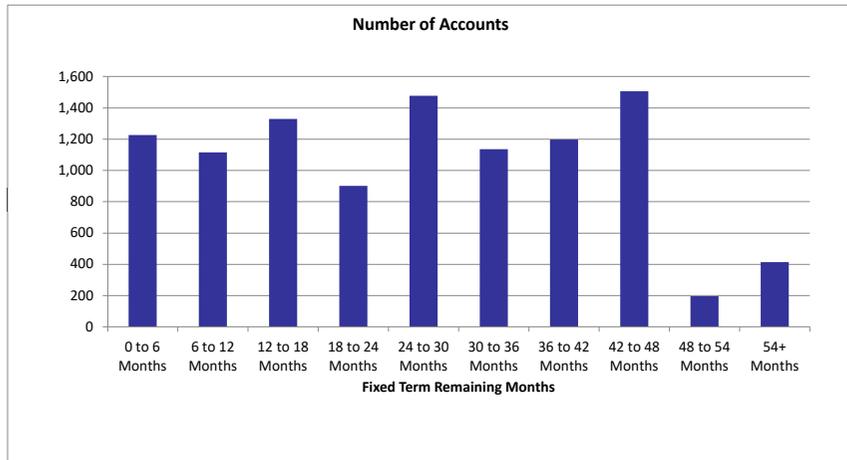


| Interest Rate | | | | |
|--------------------|--------------------|----------------------|----------------------|--------------------------------|
| Interest Rate Type | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| Fixed Rate | 10,500 | 56.35% | 1,593,593,510 | 64.57% |
| ECB Tracker Rate | 1,618 | 8.68% | 177,133,470 | 7.18% |
| EBS Base Rate | 6,514 | 34.96% | 697,322,057 | 28.25% |
| Other | 0 | 0.00% | 0 | 0.00% |
| Total | 18,632 | 100.00% | 2,468,049,037 | 100.00% |

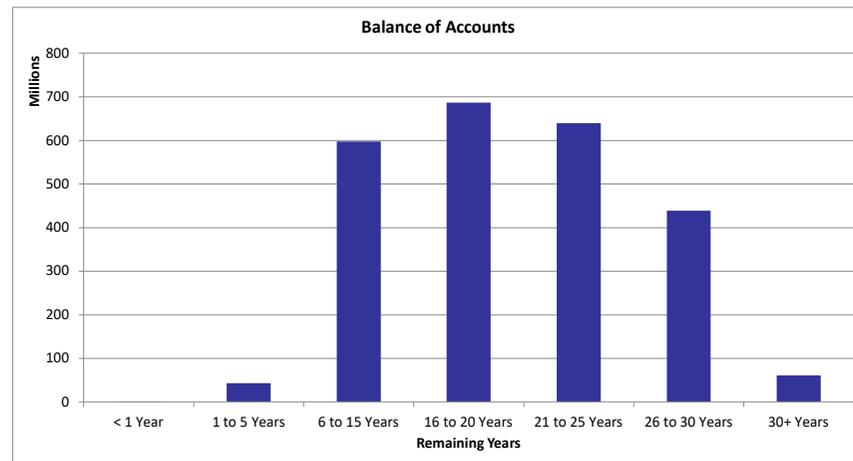
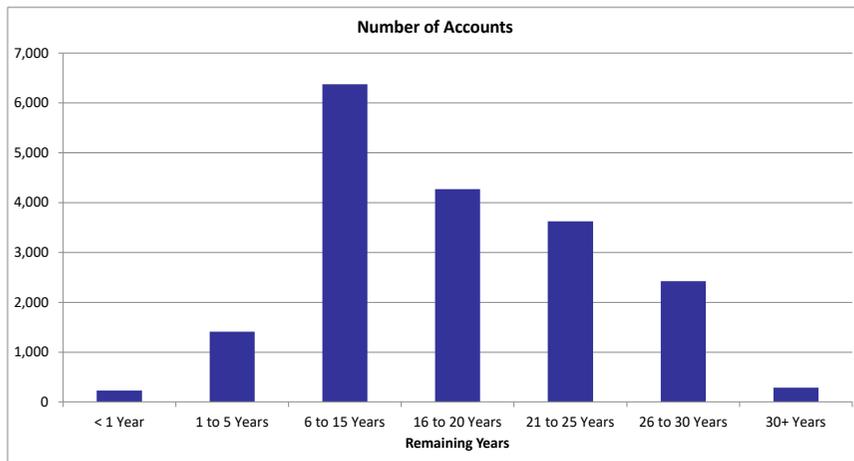
| Interest Rate Type | Number of Accounts | Avg Interest Rate % |
|---------------------------------------|--------------------|---------------------|
| Fixed Rate | 10,500 | 2.77 |
| ECB Tracker Rate | 1,618 | 5.64 |
| EBS Base Rate | 6,514 | 4.05 |
| Other | 0 | 0.00 |
| Weighted Average Interest Rate | | 3.30 |



| Fixed Term Remaining Months | | | | |
|---|--------------------|----------------------|----------------------|--------------------------------|
| Fixed Term Remaining Months | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| 0 to 6 Months | 1,227 | 11.69% | 179,363,315 | 11.26% |
| 6 to 12 Months | 1,115 | 10.62% | 176,866,160 | 11.10% |
| 12 to 18 Months | 1,329 | 12.66% | 176,777,877 | 11.09% |
| 18 to 24 Months | 902 | 8.59% | 129,550,326 | 8.13% |
| 24 to 30 Months | 1,477 | 14.07% | 259,683,785 | 16.30% |
| 30 to 36 Months | 1,137 | 10.83% | 202,208,845 | 12.69% |
| 36 to 42 Months | 1,198 | 11.41% | 162,633,664 | 10.21% |
| 42 to 48 Months | 1,506 | 14.34% | 220,722,529 | 13.85% |
| 48 to 54 Months | 195 | 1.86% | 24,176,288 | 1.52% |
| 54+ Months | 414 | 3.94% | 61,610,721 | 3.87% |
| Total | 10,500 | 100.00% | 1,593,593,510 | 100.00% |
| Weighted Fixed Term Remaining Months | | | 27.90 | |

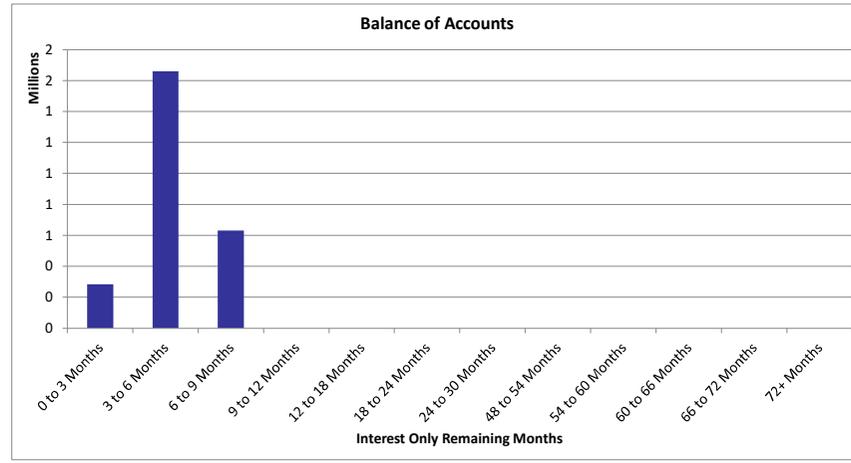
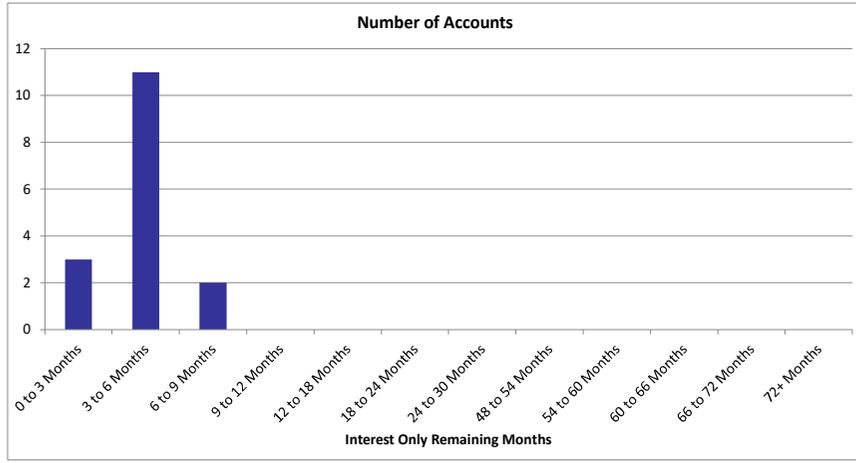


| Remaining Years | | | | |
|---|--------------------|----------------------|----------------------|--------------------------------|
| Remaining Years | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| < 1 Year | 234 | 1.26% | 1,413,799 | 0.06% |
| 1 to 5 Years | 1,412 | 7.58% | 43,419,639 | 1.76% |
| 6 to 15 Years | 6,379 | 34.24% | 597,343,846 | 24.20% |
| 16 to 20 Years | 4,271 | 22.92% | 686,566,881 | 27.82% |
| 21 to 25 Years | 3,625 | 19.46% | 639,773,063 | 25.92% |
| 26 to 30 Years | 2,424 | 13.01% | 438,552,868 | 17.77% |
| 30+ Years | 287 | 1.54% | 60,978,942 | 2.47% |
| Total | 18,632 | 100.00% | 2,468,049,037 | 100.00% |
| Weighted Average Remaining Years | | | 19.61 | |



| Repayments Status | | | | |
|-----------------------------|--------------------|----------------------|----------------------|--------------------------------|
| Principal Repayments Status | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| Principal and Interest | 18,616 | 99.91% | 2,465,473,473 | 99.90% |
| Interest Only (Standard) | 16 | 0.09% | 2,575,563 | 0.10% |
| Total | 18,632 | 100.00% | 2,468,049,037 | 100.00% |

| Interest Only (Standard) Remaining Term | | | | |
|--|--------------------|----------------------|---------------------|--------------------------------|
| Interest Only (Standard) Remaining Term | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| 0 to 3 Months | 3 | 18.75% | 284,759 | 11.06% |
| 3 to 6 Months | 11 | 68.75% | 1,659,914 | 64.45% |
| 6 to 9 Months | 2 | 12.50% | 630,891 | 24.50% |
| 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 | 16 | 100.00% | 2,575,563 | 100.00% |
| Weighted Average Interest Only (Standard) Remaining Term | | | 4.37 | |



| Occupancy Status | | | | |
|-------------------------|--------------------|----------------------|----------------------|--------------------------------|
| Occupancy Status | Number of Accounts | % Number of Accounts | Outstanding Balance | % of Total Outstanding Balance |
| HOMELoAN | 18,625 | 99.96% | 2,467,171,405 | 99.96% |
| RETAIL BTL | 7 | 0.04% | 877,631 | 0.04% |
| Total | 18,632 | 100.00% | 2,468,049,037 | 100.00% |