

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

From:	AIB
Month Ending:	30/09/2020
Interest Payments Date:	20/10/2020

<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 Mortgage 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	n/a	Mar-2025	Nov-2058
B Notes	XS2131185105	Aa2	AA(lo)	Aa2	AA(lo)	€ 201,300,000	100%	1 Month EURIBOR	0.95%	1.90%	Mar-2025	Nov-2058	
C Notes	XS2131185873	A1	A(lo)	A1	A(lo)	€ 110,700,000	100%	1 Month EURIBOR	1.35%	2.35%	Mar-2025	Nov-2058	
D Notes	XS2131186848	Baa3	BBB(lo)	Baa3	BBB(lo)	€ 110,700,000	100%	1 Month EURIBOR	1.75%	2.75%	Mar-2025	Nov-2058	
E Notes	XS2131189511	B3	BBB(lo)	B3	BBB(lo)	€ 80,500,000	100%	1 Month EURIBOR	2.75%	3.75%	Mar-2025	Nov-2058	
Z Notes	XS2131190956	n/a	n/a	n/a	n/a	€ 60,500,000	100%	8.00% Fixed	n/a	n/a	Mar-2025	Nov-2058	
R1A Notes	XS2132421137	n/a	n/a	n/a	n/a	€ 10,000	100%	n/a	n/a	n/a	Mar-2025	Nov-2058	
R1B Notes	XS2132421301	n/a	n/a	n/a	n/a	€ 10,000	100%	n/a	n/a	n/a	Mar-2025	Nov-2058	
R2A Notes	XS2132421483	n/a	n/a	n/a	n/a	€ 10,000	100%	n/a	n/a	n/a	Mar-2025	Nov-2058	
R2B Notes	XS2132421566	n/a	n/a	n/a	n/a	€ 10,000	100%	n/a	n/a	n/a	Mar-2025	Nov-2058	

<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	21/09/2020
Interest Period End Date	20/10/2020
No of days in Interest Period	29
Next Payments Date	20/11/2020

<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%	1,536,098,511	40.0940%	(35,715,051)	1,500,383,459	39.5303%	0.89	0.87	
A2 Notes	XS2131185014	1,731,400,000	42.9997%	1,731,400,000	45.1917%	0	1,731,400,000	45.6169%	1.00	1.00	
B Notes	XS2131185105	201,300,000	4.9993%	201,300,000	5.2542%	0	201,300,000	5.3036%	1.00	1.00	
C Notes	XS2131185873	110,700,000	2.7493%	110,700,000	2.8894%	0	110,700,000	2.9166%	1.00	1.00	
D Notes	XS2131186848	110,700,000	2.7493%	110,700,000	2.8894%	0	110,700,000	2.9166%	1.00	1.00	
E Notes	XS2131189511	80,500,000	1.9992%	80,500,000	2.1011%	0	80,500,000	2.1209%	1.00	1.00	
Z Notes	XS2131190956	60,500,000	1.5025%	60,500,000	1.5791%	0	60,500,000	1.5940%	1.00	1.00	
R1A Notes	XS2132421137	10,000	0.0002%	10,000	0.0003%	0	10,000	0.0003%	1.00	1.00	
R1B Notes	XS2132421301	10,000	0.0002%	10,000	0.0003%	0	10,000	0.0003%	1.00	1.00	
R2A Notes	XS2132421483	10,000	0.0002%	10,000	0.0003%	0	10,000	0.0003%	1.00	1.00	
R2B Notes	XS2132421566	10,000	0.0002%	10,000	0.0003%	0	10,000	0.0003%	1.00	1.00	
<b>Total</b>		<b>4,026,540,000</b>	<b>100%</b>	<b>3,831,238,511</b>	<b>100.0000%</b>	<b>(35,715,051)</b>	<b>3,795,523,459</b>	<b>100.0000%</b>	<b>0.95</b>	<b>0.94</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	0.000%	29	-	-	0	0
A2 Notes	XS2131185014	0.350%	29	488,158.61	488,158.61	0	0
B Notes	XS2131185105	0.421%	29	68,268.65	68,268.65	0	0
C Notes	XS2131185873	0.821%	29	73,212.67	73,212.67	0	0
D Notes	XS2131186848	1.221%	29	108,882.67	108,882.67	0	0
E Notes	XS2131189511	2.221%	29	144,025.68	144,025.68	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>1,272,437.16</b>	<b>1,272,437.16</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	24,506,239	(267,863)	-	24,238,376	24,238,376	-
<b>Total</b>	<b>29,745,000</b>	<b>28,280,239</b>	<b>(267,863)</b>	<b>-</b>	<b>28,012,376</b>	<b>28,012,376</b>	<b>-</b>

Revenue Analysis	
	Euro
Revenue Receipts	9,481,943
Interest from Bank Accounts	0
Class A Liquidity Reserve Fund Excess Amount	267,863
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>9,749,806</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 Servicer (EBS)	0 0 0 (1,458) 0 0 (33,272) 0 (321,545)
Servicer (Haven)	(173,134)
Issuer Profit Fee	(100)
Class A Notes Interest	(488,159)
Class A Liquidity Reserve Fund Required Amount	0
Class A Principal Deficiency Sub-Ledger	0
Class B Notes Interest	(68,269)
Class B Principal Deficiency Sub-Ledger	0
Class C Notes Interest	(73,213)
Class C Principal Deficiency Sub-Ledger	0
Class D Notes Interest	(108,883)
Class D Principal Deficiency Sub-Ledger	0
Class E Notes Interest	(144,026)
Class E Principal Deficiency Sub-Ledger	0
General Reserve Fund Required Amount	0
Class Z Principal Deficiency Sub-Ledger	122,344
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	(5,242,710)
Class R1B Payment	(2,827,494)
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)	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	-	-	(122,344)	(122,344)	-

<b>Principal Deficiency Ledger</b>				
Class of Notes	Reference	Cumulative Increase in Losses (Euro)	Cumulative Decrease in 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	122,344	(122,344)	(0)

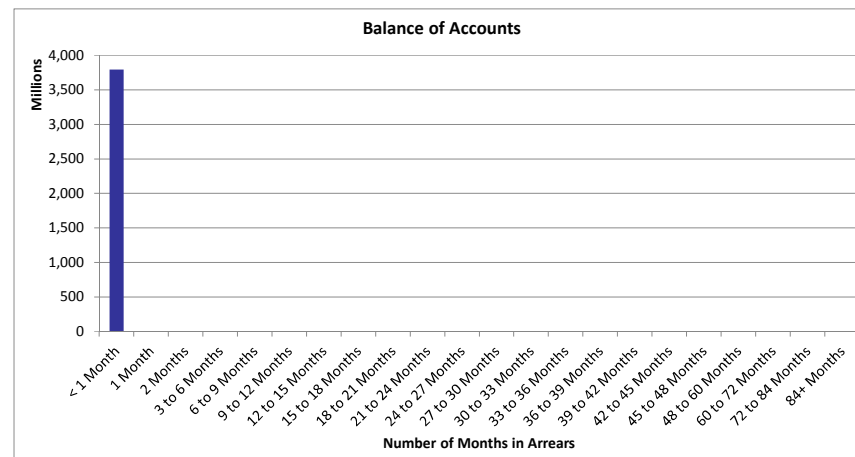
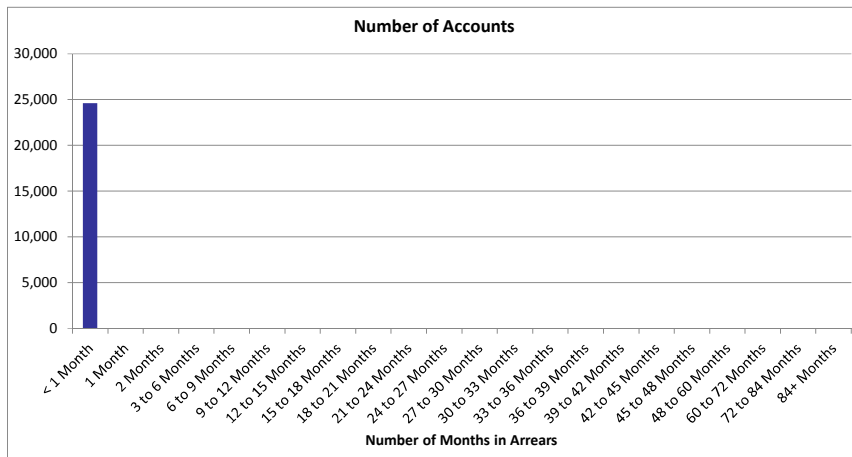
<b>Principal Analysis</b>		Euro
Principal Receipts		35,837,395
Proceeds of issue of the Class R1 Notes and the Class R2 Note		0
Any credit to the Principal Deficiency Ledgers		(122,344)
Any other Available Principal receipts		0
The excess of the proceeds of the Collateralised Notes over the Consideration		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>35,715,051</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;		(35,715,051)
Pro rata and pari passu to the principal amounts due on the Class A2 Notes;		0
Pro rata and pari passu to the principal amounts due on the Class B Notes;		0
Pro rata and pari passu to the principal amounts due on the Class C Notes;		0
Pro rata and pari passu to the principal amounts due on the Class D Notes;		0
Pro rata and pari passu to the principal amounts due on the Class E Notes;		0
Pro rata and pari passu to the principal amounts due on the Class Z Notes;		0
Principal amount due on the Class R2 Notes		0
All remaining amounts to be applied as Available Revenue Receipts		0
Reconciliation		0

<b>Mortgage Portfolio Analysis</b>		
	This Period (Euro)	Cumulative (Euro)
Opening Mortgage Principle Balance	3,838,025,999	4,026,483,467
Scheduled Principal Payments and Early Redemptions	35,837,395	230,960,007.1
Non-cash movements	(774,908)	(7,482,532)
Mortgages Repurchased by Sellers	0	42,480
Closing Mortgage Principal Balance	3,802,963,512	3,802,963,512

**Stratification Tables**

Note: The losses recognised have not yet been reflected in the following stratification tables.

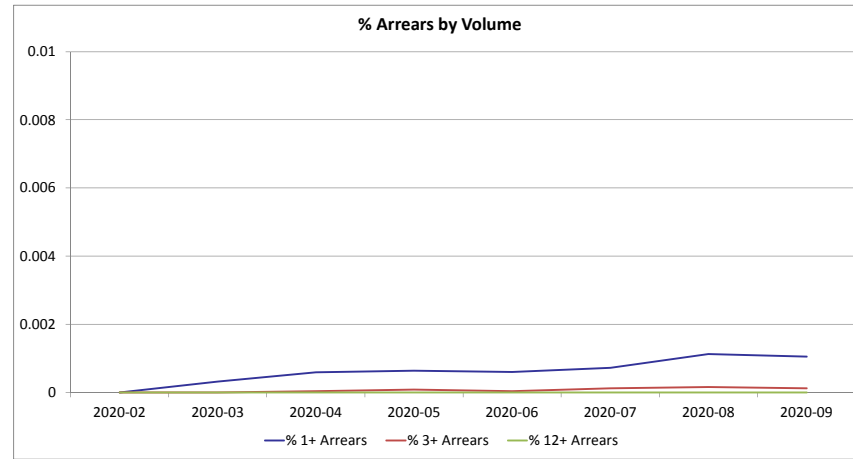
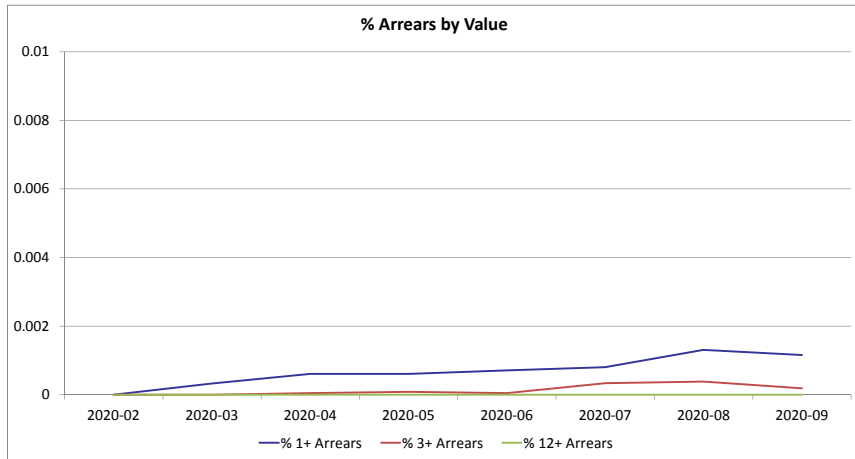
<b>Number of Repayments in Arrears</b>				
Number of Months In Arrears	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Month	24,635	99.89%	3,798,575,919	99.88%
1 Month	18	0.07%	2,819,342	0.07%
2 Months	5	0.02%	849,254	0.02%
3 to 6 Months	3	0.01%	718,998	0.02%
6 to 9 Months	0	0.00%	0	0.00%
9 to 12 Months	0	0.00%	0	0.00%
12 to 15 Months	0	0.00%	0	0.00%
15 to 18 Months	0	0.00%	0	0.00%
18 to 21 Months	0	0.00%	0	0.00%
21 to 24 Months	0	0.00%	0	0.00%
24 to 27 Months	0	0.00%	0	0.00%
27 to 30 Months	0	0.00%	0	0.00%
30 to 33 Months	0	0.00%	0	0.00%
33 to 36 Months	0	0.00%	0	0.00%
36 to 39 Months	0	0.00%	0	0.00%
39 to 42 Months	0	0.00%	0	0.00%
42 to 45 Months	0	0.00%	0	0.00%
45 to 48 Months	0	0.00%	0	0.00%
48 to 60 Months	0	0.00%	0	0.00%
60 to 72 Months	0	0.00%	0	0.00%
72 to 84 Months	0	0.00%	0	0.00%
84+ Months	0	0.00%	0	0.00%
<b>Total</b>	<b>24,661</b>	<b>100.00%</b>	<b>3,802,963,512</b>	<b>100.00%</b>



Repayments in Arrears - Last 6 Months						
Months in Arrears Value of Accounts (€m)	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20
12+ Arrears	0.00	0.00	0.00	0.00	0.00	0.00
3+ Arrears**	0.16	0.31	0.16	1.30	1.47	0.72
1+ Arrears*	2.39	2.39	2.76	3.11	5.01	4.39
Total Arrears	2.39	2.39	2.76	3.11	5.01	4.39
Total Portfolio	3,964.18	3,935.36	3,899.34	3,869.50	3,838.03	3,802.96
Months in Arrears Number of Accounts	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20
12+ Arrears	0	0	0	0	0	0
3+ Arrears**	1	2	1	3	4	3
1+ Arrears*	15	16	15	18	28	26
Total Arrears	15	16	15	18	28	26
Total Portfolio	25,224	25,139	25,014	24,903	24,800	24,661

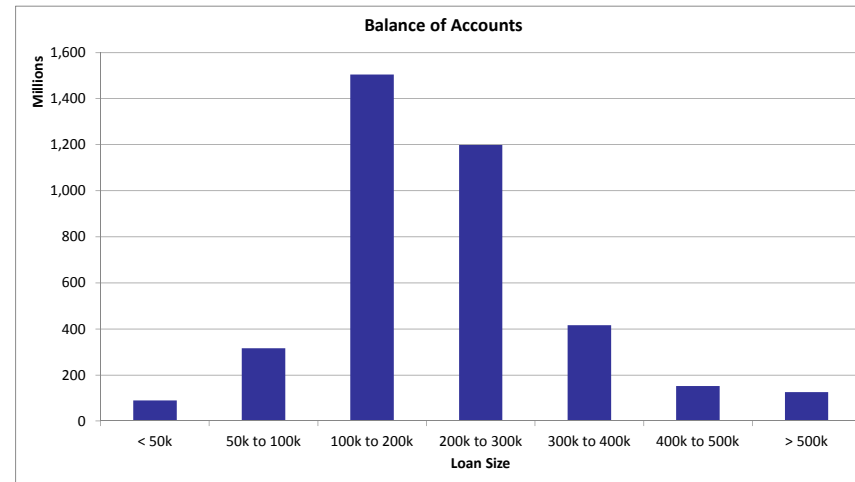
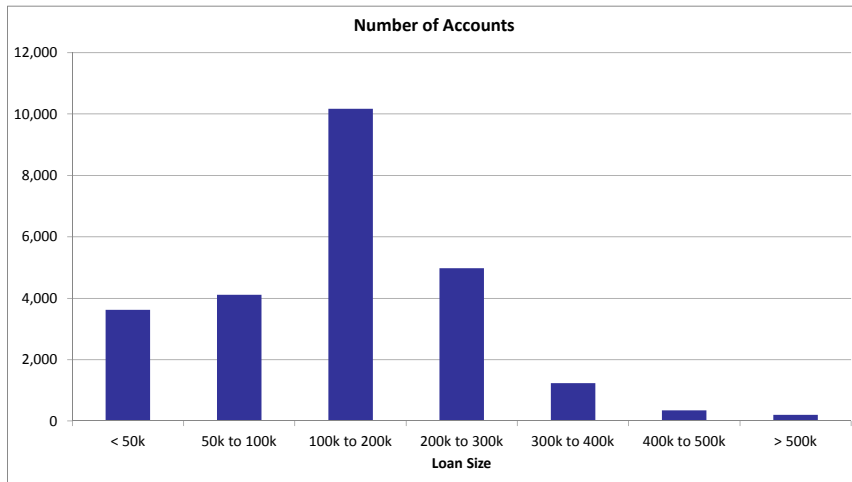
\* 1+ Arrears includes loans in 3+ and 12+ Arrears

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

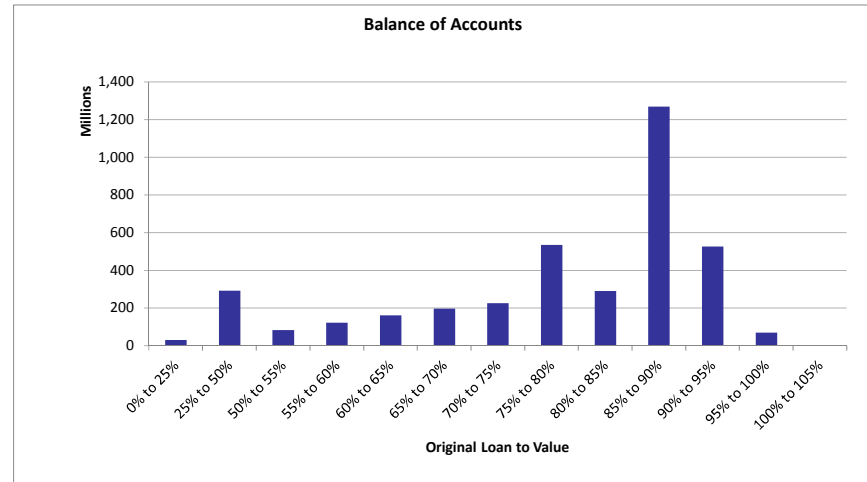
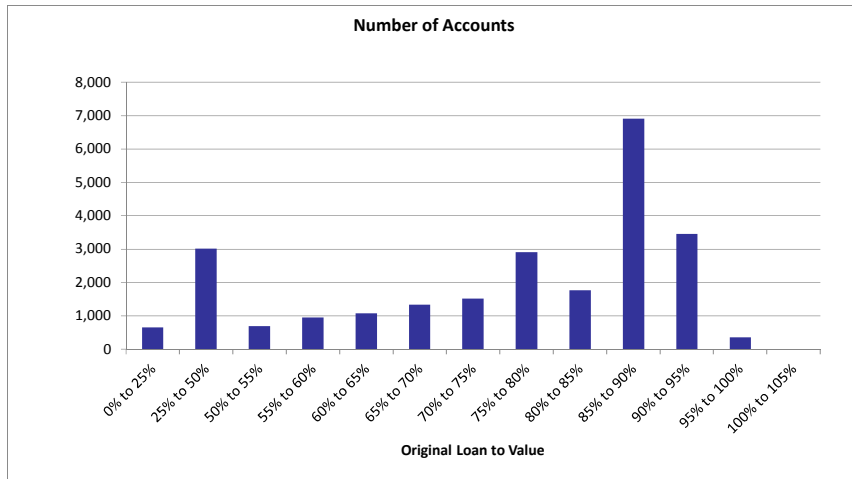


Cure Rates - Last 6 Months						
	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20
Total Cases Any Arrears	62	58	50	44	52	49
Total Cured to 0 Arrears	18	32	29	33	24	27
% Cure Rate to 0 Arrears	29.03%	55.17%	58.00%	75.00%	46.15%	55.10%

Loan Size				
Loan Size	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 50k	3,622	14.69%	88,940,753	2.34%
50k to 100k	4,115	16.69%	316,822,950	8.33%
100k to 200k	10,169	41.24%	1,504,951,265	39.57%
200k to 300k	4,980	20.19%	1,198,312,496	31.51%
300k to 400k	1,230	4.99%	416,638,673	10.96%
400k to 500k	345	1.40%	151,814,304	3.99%
> 500k	200	0.81%	125,483,072	3.30%
<b>Total</b>	<b>24,661</b>	<b>100.00%</b>	<b>3,802,963,512</b>	<b>100.00%</b>
<b>Weighted Average Loan Size</b>			<b>154,209.62</b>	



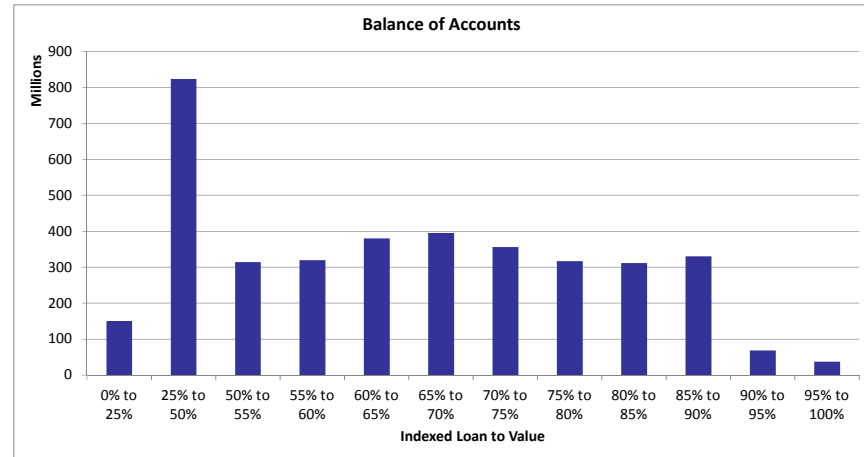
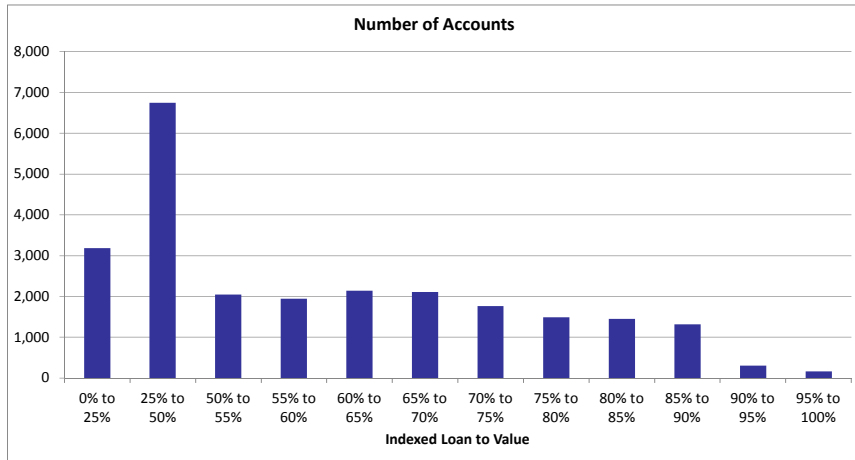
Original LTV				
Original LTV	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0% to 25%	658	2.67%	29,695,287	0.78%
25% to 50%	3,017	12.23%	291,854,867	7.67%
50% to 55%	697	2.83%	83,578,762	2.20%
55% to 60%	956	3.88%	122,525,067	3.22%
60% to 65%	1,078	4.37%	160,520,903	4.22%
65% to 70%	1,337	5.42%	197,193,620	5.19%
70% to 75%	1,517	6.15%	226,435,848	5.95%
75% to 80%	2,913	11.81%	535,438,467	14.08%
80% to 85%	1,766	7.16%	290,088,041	7.63%
85% to 90%	6,908	28.01%	1,269,948,089	33.39%
90% to 95%	3,456	14.01%	526,020,410	13.83%
95% to 100%	358	1.45%	69,664,150	1.83%
100% to 105%	0	0.00%	0	0.00%
<b>Total</b>	<b>24,661</b>	<b>100.00%</b>	<b>3,802,963,512</b>	<b>100.00%</b>
<b>Weighted Average Original LTV</b>			<b>78.58%</b>	



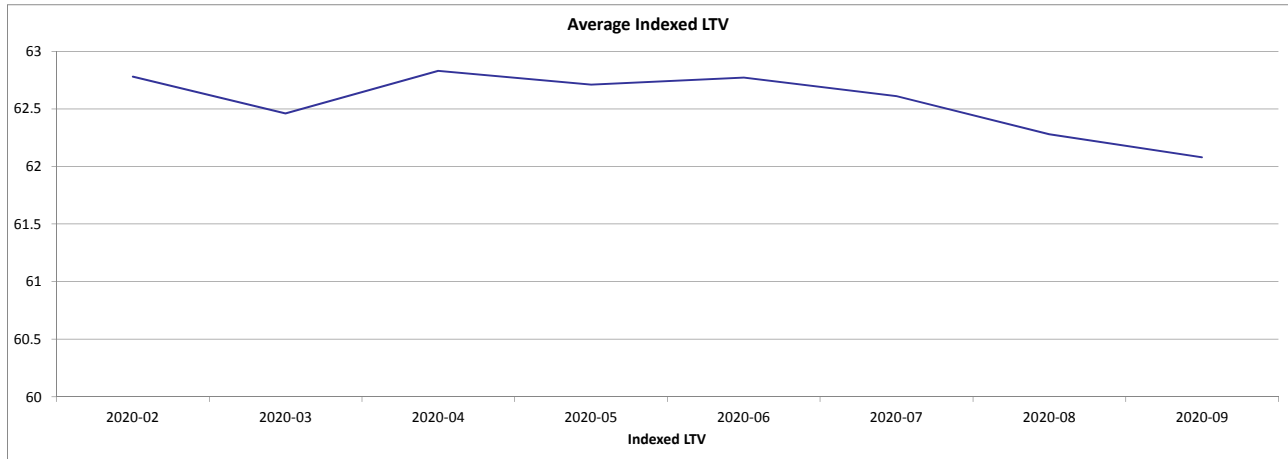
\*OLTV for top-up loans is calculated by combining the original loan amount and the top-up loan amount. This does not take into account any reduction in the original loan amount that occurred prior to the top-up approval. The OLTV on top-up loans is therefore shown here as higher than the true exposure 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%	3,188	12.93%	150,011,282	3.94%
25% to 50%	6,750	27.37%	823,299,184	21.65%
50% to 55%	2,045	8.29%	313,865,092	8.25%
55% to 60%	1,942	7.87%	319,281,529	8.40%
60% to 65%	2,140	8.68%	380,234,369	10.00%
65% to 70%	2,109	8.55%	395,208,170	10.39%
70% to 75%	1,761	7.14%	356,519,887	9.37%
75% to 80%	1,488	6.03%	316,659,817	8.33%
80% to 85%	1,453	5.89%	311,199,546	8.18%
85% to 90%	1,318	5.34%	330,689,734	8.70%
90% to 95%	306	1.24%	68,305,584	1.80%
95% to 100%	161	0.67%	37,689,317	0.99%
<b>Total</b>	<b>24,661</b>	<b>100.00%</b>	<b>3,802,963,512</b>	<b>100.00%</b>
<b>Weighted Average Indexed LTV</b>			<b>62.08%</b>	

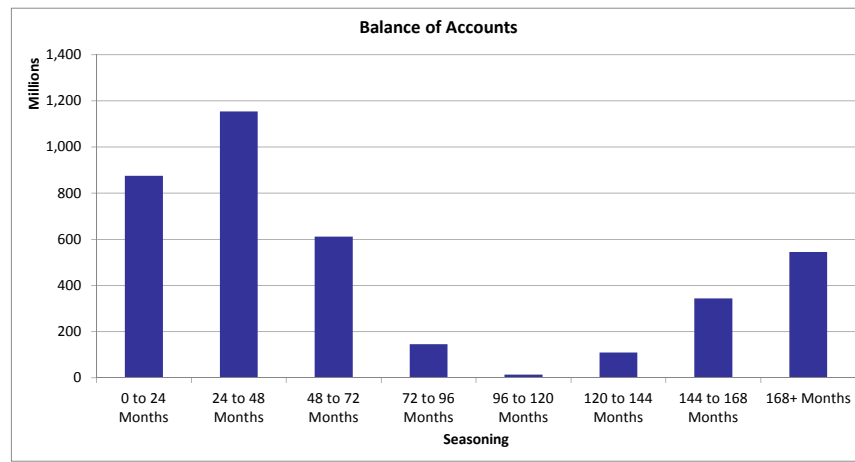
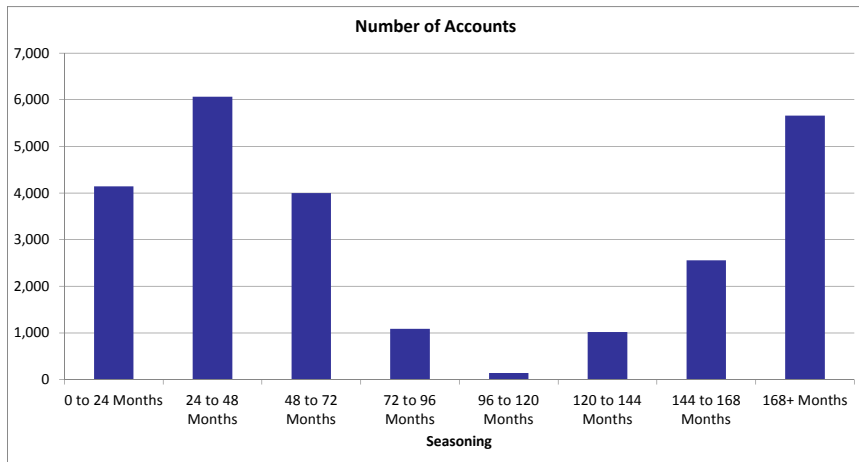


Average Indexed LTV - Last 6 Months						
	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20
Indexed LTV	62.83	62.71	62.77	62.61	62.28	62.08



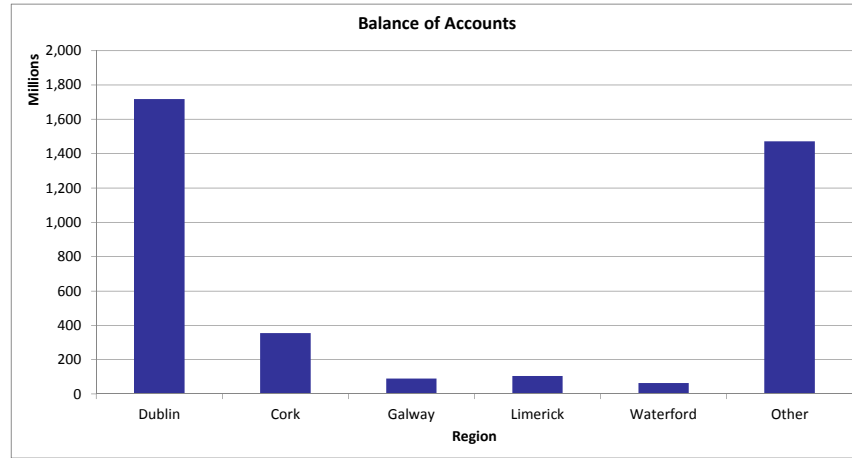
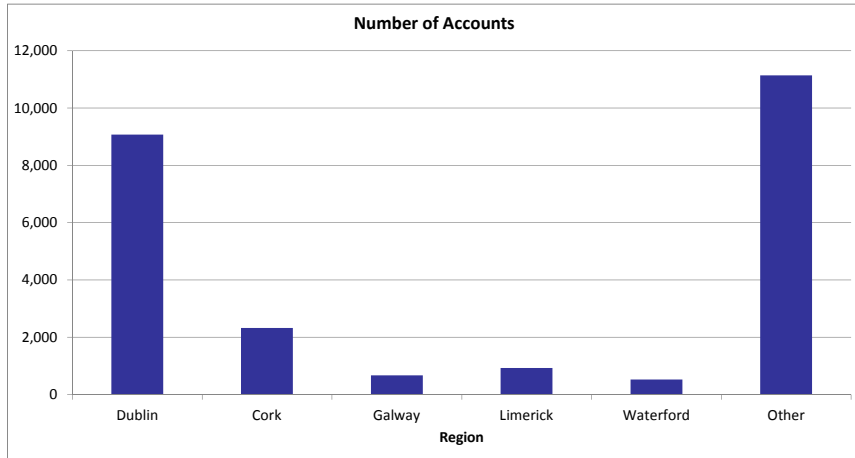
In December 2011 the PTSB Index was replaced with the CSO Index

Seasoning				
Seasoning	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 24 Months	4,144	16.80%	875,048,793	23.01%
24 to 48 Months	6,064	24.59%	1,153,926,518	30.34%
48 to 72 Months	3,995	16.20%	612,216,506	16.10%
72 to 96 Months	1,083	4.39%	146,472,926	3.85%
96 to 120 Months	141	0.57%	14,594,392	0.38%
120 to 144 Months	1,020	4.14%	110,368,664	2.90%
144 to 168 Months	2,557	10.37%	344,485,068	9.06%
168+ Months	5,657	22.94%	545,850,645	14.35%
<b>Total</b>	<b>24,661</b>	<b>100.00%</b>	<b>3,802,963,512</b>	<b>100.00%</b>
<b>Weighted Average Seasoning</b>			<b>72.03</b>	

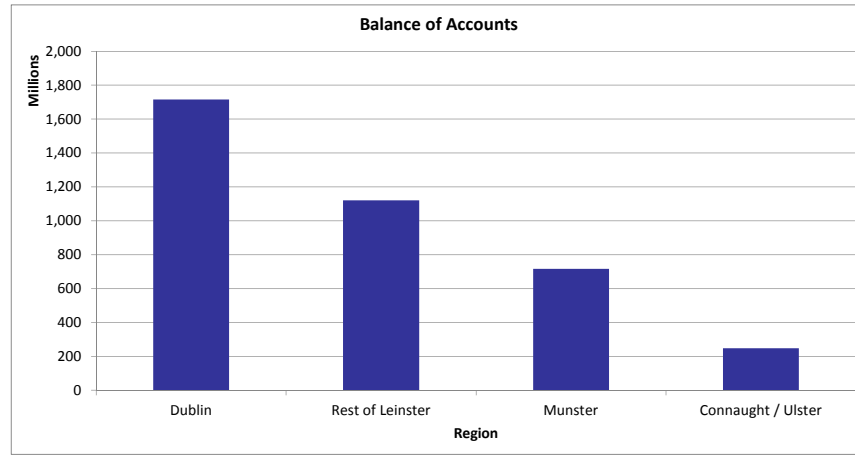
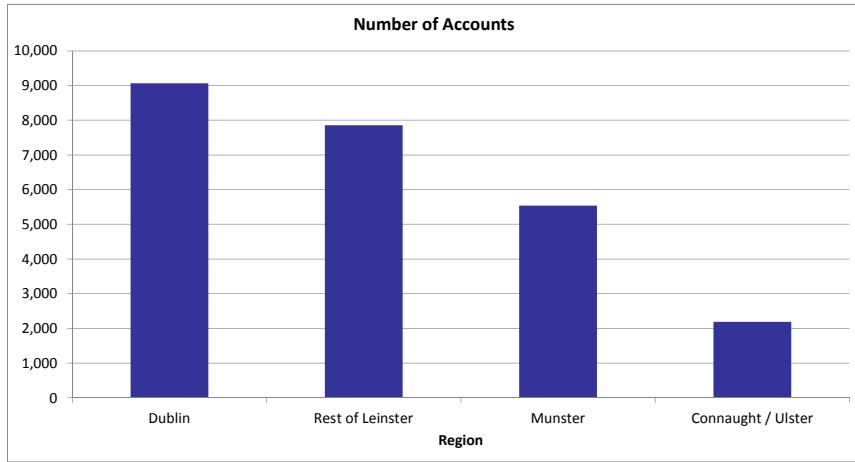


Property Area (County)				
County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
CARLOW	312	1.27%	35,875,539	0.94%
CAVAN	194	0.79%	22,401,425	0.59%
CLARE	612	2.48%	65,502,907	1.72%
CORK	2,325	9.43%	355,010,793	9.34%
DONEGAL	463	1.88%	41,746,921	1.10%
DUBLIN	9,068	36.77%	1,716,756,191	45.14%
GALWAY	674	2.73%	90,603,406	2.38%
KERRY	573	2.32%	63,182,310	1.66%
KILDARE	1,795	7.28%	288,484,576	7.59%
KILKENNY	325	1.32%	39,549,964	1.04%
LAOIS	390	1.58%	48,555,995	1.28%
LEITRIM	72	0.29%	7,084,792	0.19%
LIMERICK	934	3.79%	104,398,072	2.75%
LONGFORD	87	0.35%	8,095,284	0.21%
LOUTH	1,019	4.13%	128,276,221	3.37%
MAYO	300	1.22%	31,002,327	0.82%
MEATH	1,836	7.44%	272,895,224	7.18%
MONAGHAN	111	0.45%	13,634,588	0.36%
OFFALY	226	0.92%	25,799,742	0.68%
ROSCOMMON	131	0.53%	14,992,133	0.39%
SLIGO	250	1.01%	27,135,119	0.71%
TIPPERARY	567	2.30%	64,267,893	1.69%
WATERFORD	529	2.15%	64,332,685	1.69%
WESTMEATH	366	1.48%	43,936,741	1.16%
WEXFORD	497	2.02%	61,941,486	1.63%
WICKLOW	1,005	4.08%	167,501,176	4.40%
Total	24,661	100.00%	3,802,963,512	100.00%

Property Area (County)				
Major County	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	9,068	36.77%	1,716,756,191	45.14%
Cork	2,325	9.43%	355,010,793	9.34%
Galway	674	2.73%	90,603,406	2.38%
Limerick	934	3.79%	104,398,072	2.75%
Waterford	529	2.15%	64,332,685	1.69%
Other	11,131	45.14%	1,471,862,364	38.70%
<b>Total</b>	<b>24,661</b>	<b>100.00%</b>	<b>3,802,963,512</b>	<b>100.00%</b>



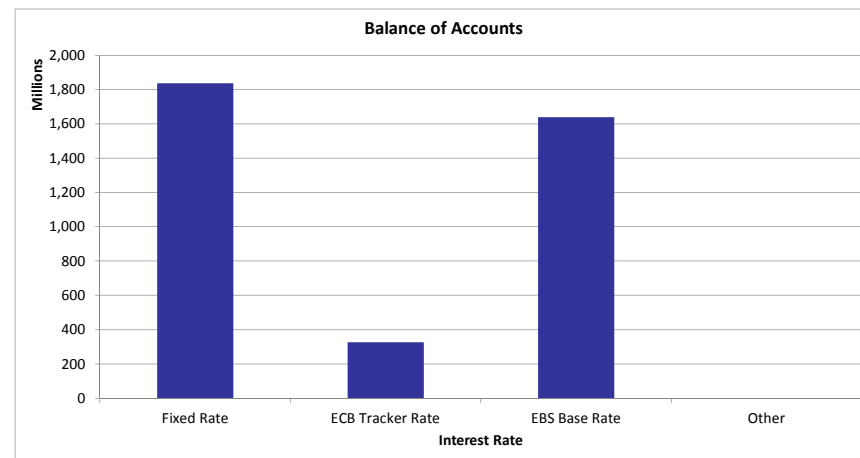
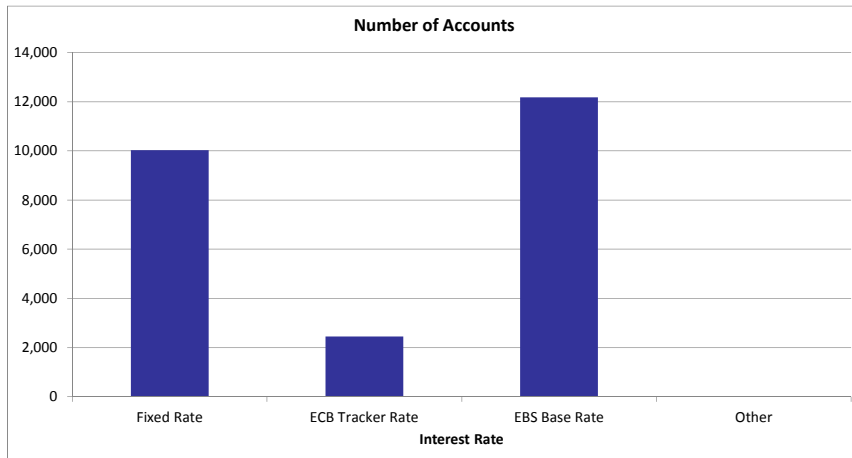
Property Area (Region)				
Region	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Dublin	9,068	36.77%	1,716,756,191	45.14%
Rest of Leinster	7,858	31.86%	1,120,911,949	29.47%
Munster	5,540	22.46%	716,694,660	18.85%
Connaught / Ulster	2,195	8.90%	248,600,711	6.54%
Total	24,661	100.00%	3,802,963,512	100.00%



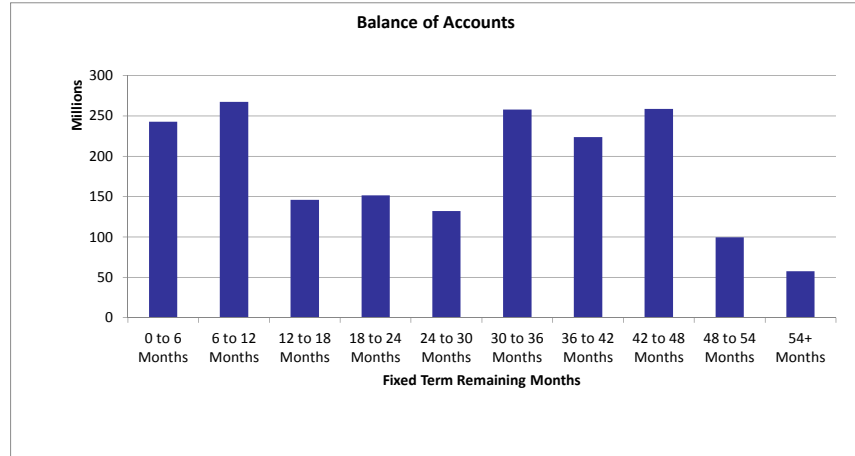
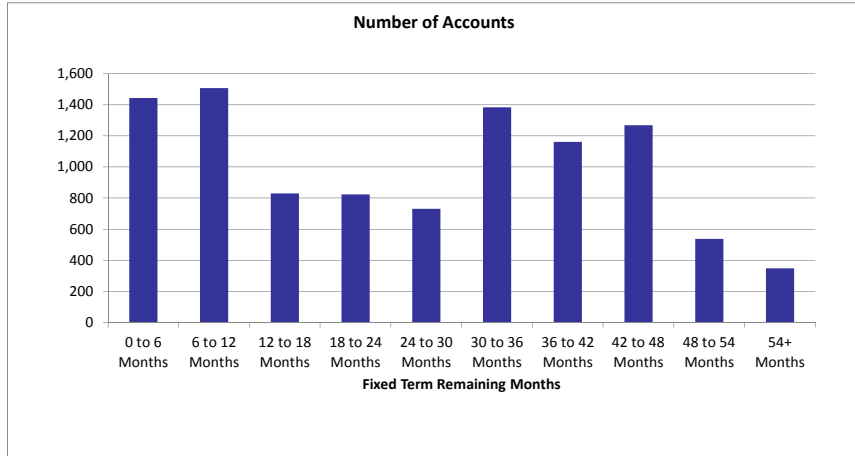
<b>Interest Rate</b>				
Interest Rate Type	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Fixed Rate	10,033	40.68%	1,837,926,593	48.33%
ECB Tracker Rate	2,450	9.93%	325,429,795	8.56%
EBS Base Rate	12,178	49.38%	1,639,607,123	43.11%
Other***	0	0.00%	0	0.00%
<b>Total</b>	<b>24,661</b>	<b>100.00%</b>	<b>3,802,963,512</b>	<b>100.00%</b>

Interest Rate Type	Number of Accounts	Avg Interest Rate %
Fixed Rate	10,033	3.01
ECB Tracker Rate	2,450	1.19
EBS Base Rate	12,178	3.38
Other***	0	0.00

\*\*\* Other refers to loans on zero interest rate. These loans are subject to this interest rate in accordance with the EBS Mortgage Arrears Resolution Strategy as it applies to "Split Loans". The entire mortgage debt of the non interest bearing portion of a "Split Loan" is recorded against the Principal Deficiency Ledger.

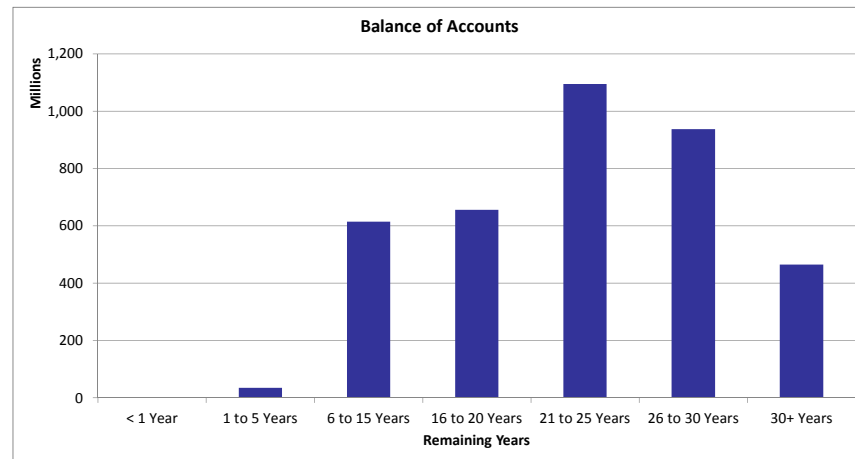
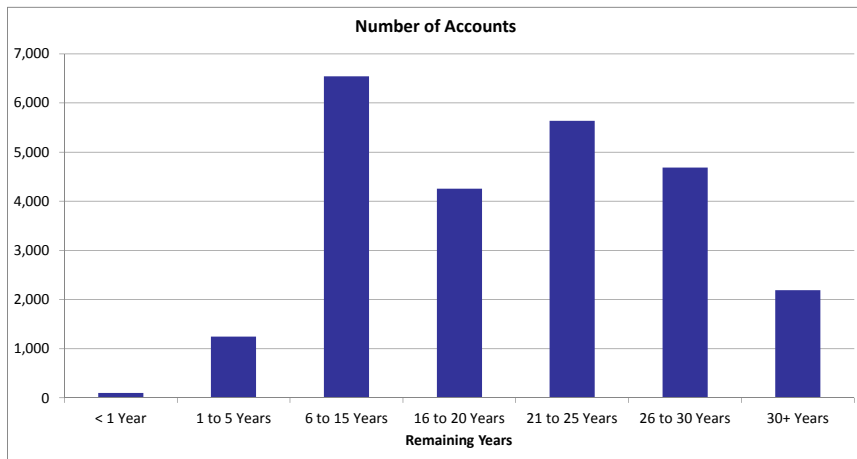


<b>Fixed Term Remaining Months</b>				
Fixed Term Remaining Months	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 6 Months	1,444	14.39%	242,754,215	13.21%
6 to 12 Months	1,507	15.02%	267,390,006	14.55%
12 to 18 Months	829	8.26%	146,035,116	7.95%
18 to 24 Months	823	8.20%	151,688,072	8.25%
24 to 30 Months	731	7.29%	132,112,552	7.19%
30 to 36 Months	1,383	13.78%	258,044,673	14.04%
36 to 42 Months	1,162	11.58%	223,892,473	12.18%
42 to 48 Months	1,269	12.65%	258,663,943	14.07%
48 to 54 Months	538	5.36%	99,606,799	5.42%
54+ Months	347	3.46%	57,738,745	3.14%
<b>Total</b>	<b>10,033</b>	<b>100.00%</b>	<b>1,837,926,593</b>	<b>100.00%</b>
<b>Weighted Fixed Term Remaining Months</b>			<b>27.35</b>	



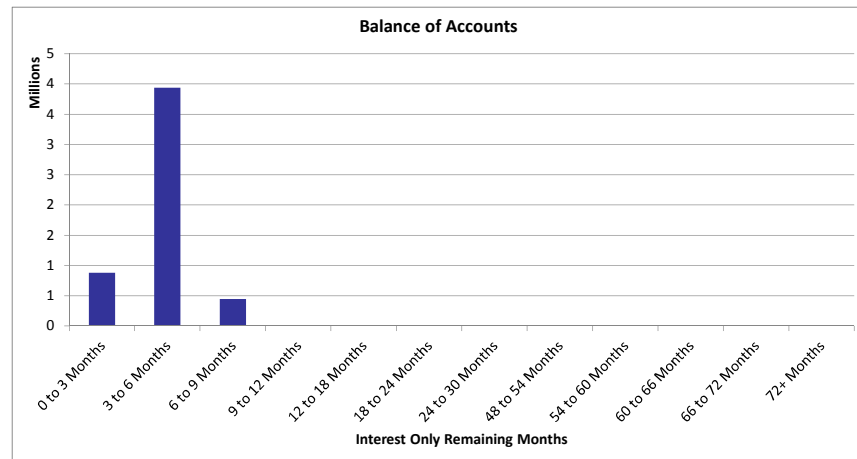
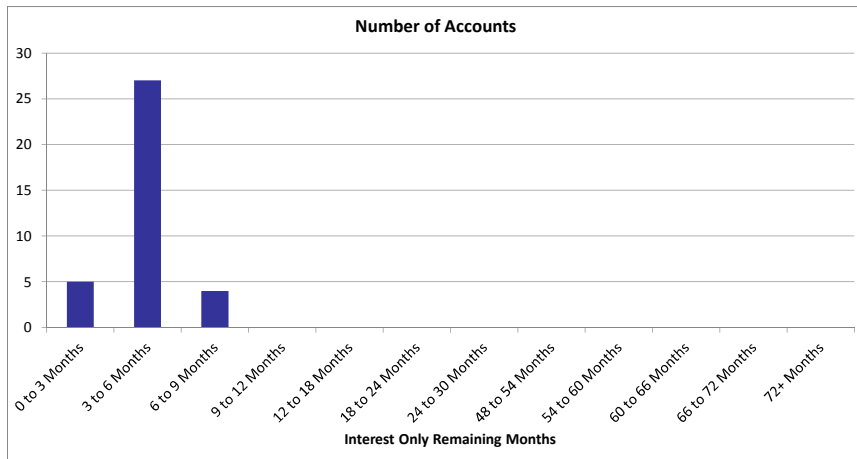


<b>Remaining Years</b>				
Remaining Years	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
< 1 Year	102	0.41%	865,793	0.02%
1 to 5 Years	1,250	5.07%	35,490,979	0.93%
6 to 15 Years	6,539	26.52%	614,276,583	16.15%
16 to 20 Years	4,257	17.26%	656,337,019	17.26%
21 to 25 Years	5,634	22.85%	1,094,422,019	28.78%
26 to 30 Years	4,686	19.00%	936,803,736	24.63%
30+ Years	2,193	8.89%	464,767,382	12.22%
<b>Total</b>	<b>24,661</b>	<b>100.00%</b>	<b>3,802,963,512</b>	<b>100.00%</b>
<b>Weighted Average Remaining Years</b>			<b>22.43</b>	



<b>Repayments Status</b>				
Principal Repayments Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
Principal and Interest	24,323	98.63%	3,744,715,317	98.47%
Interest Only (Standard )	36	0.15%	5,259,376	0.14%
Interest Only (COVID - 19 )	52	0.21%	8,747,515	0.23%
Moratorium (COVID - 19 )	250	1.01%	44,241,303	1.16%
<b>Total</b>	<b>24,661</b>	<b>100.00%</b>	<b>3,802,963,512</b>	<b>100.00%</b>

<b>Interest Only (Standard ) Remaining Term</b>				
Interest Only (Standard ) Remaining Term	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 to 3 Months	5	13.89%	877,367	16.68%
3 to 6 Months	27	75.00%	3,934,635	74.81%
6 to 9 Months	4	11.11%	447,374	8.51%
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>36</b>	<b>100.00%</b>	<b>5,259,376</b>	<b>100.00%</b>
<b>Weighted Average Interest Only (Standard ) Remaining Term</b>			<b>3.08</b>	



<b>Interest Only (COVID - 19 ) Remaining Term</b>				
Interest Only (COVID - 19 ) Remaining Term	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 Months	0	0.00%	0	0.00%
1 Months	39	75.00%	6,717,064	76.79%
2 Months	7	13.46%	1,009,612	11.54%
3 Months	6	11.54%	1,020,840	11.67%
4 Months	0	0.00%	0	0.00%
5 Months	0	0.00%	0	0.00%
6 Months	0	0.00%	0	0.00%
More than 6 Months	0	0.00%	0	0.00%
<b>Total</b>	<b>52</b>	<b>100.00%</b>	<b>8,747,515</b>	<b>100.00%</b>

<b>Moratorium (COVID - 19 ) Remaining Term</b>				
Moratorium (COVID - 19 ) Remaining Term	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
0 Months	0	0.00%	0	0.00%
1 Months	171	68.40%	31,107,419	70.31%
2 Months	47	18.80%	7,987,314	18.05%
3 Months	32	12.80%	5,146,570	11.63%
4 Months	0	0.00%	0	0.00%
5 Months	0	0.00%	0	0.00%
6 Months	0	0.00%	0	0.00%
More than 6 Months	0	0.00%	0	0.00%
<b>Total</b>	<b>250</b>	<b>100.00%</b>	<b>44,241,303</b>	<b>100.00%</b>

<b>Occupancy Status</b>				
Occupancy Status	Number of Accounts	% Number of Accounts	Outstanding Balance	% of Total Outstanding Balance
HOMELoAN	24,657	99.98%	3,802,383,151	99.98%
RETAIL BTL	4	0.02%	580,360	0.02%
<b>Total</b>	<b>24,661</b>	<b>100.00%</b>	<b>3,802,963,512</b>	<b>100.00%</b>