## Residential Mortgage Backed Notes

May 20, 2019 Distribution

## External Parties

## Issuer

Dilosk RMBS No. 1 Designated Activity Company
Seller
Dilosk Funding No. 1 Designated Activity Company

## Servicer

Dilosk Designated Activity Company
Back-Up Servicer
Computershare Loan Services

## Account Bank

BNP Paribas, Dublin Branch
Cash Manager, Arranger, Principal Paying
Agent \& Lead Manager
Deutsche Bank AG, London Branch
Originator
ICS Building Society
Trustee \& Security Trustee
Deutsche Trustee Company Ltd.
Delegate Servicer
Link Asset Services (Ireland)

| Dates |  |
| :--- | ---: |
| Original Closing Date | May 29, 2015 |
| First Payment Date | August 20, 2015 |
|  |  |
| Payment Date | May 20, 2019 |
| Next Payment Date | August 20, 2019 |
| Legal Maturity Date | February 20, 2051 |
| Payment Frequency | Quarterly |

Interest Period[Start]
Interest Period[End]
February 20, 2019
May 19, 2019
Accrual Number of Days

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## Contacts

Dimuth Weerakoon
Relationship Manager
Phone: 442075418615
Fax: 442075470916
dimuth.weerakoon@db.com

Address:
Winchester House
1 Great Winchester Street
London, EC2N 2DB

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# Dilosk RMBS No. 1 Designated Activity Company 

Residential Mortgage Backed Notes

May 20, 2019 Distribution

## Interest Accrual

| Current Period Distribution |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Class | ISIN | Ccy | Original <br> Principal <br> Balance | Beginning <br> Principal <br> Balance | Interest | Principal | Total <br> Distribution | Beginning Ending <br> Pool Pool <br> Factor Factor | Ending <br> Principal <br> Balance |
|  |  |  |  | (1) | (2) | (3) | (4)=(2)+(3) | (5) (6) | (7)=(1)-(3) |
| A | XS1240158128 | $€$ | 160,500,000.00 | 76,695,653.31 | 93,282.60 | 4,704,113.70 | 4,797,396.30 | 0.47785450 .4485454 | 71,991,539.61 |
| B | XS1240159282 | $€$ | 24,700,000.00 | 24,700,000.00 | 66,682.59 | 0.00 | 66,682.59 | 1.00000001 .0000000 | 24,700,000.00 |
| C | XS1240159951 | $€$ | 6,200,000.00 | 6,200,000.00 | 23,635.64 | 0.00 | 23,635.64 | 1.00000001 .0000000 | 6,200,000.00 |
| D | XS1240160611 | $€$ | 4,100,000.00 | 4,100,000.00 | 19,177.34 | 0.00 | 19,177.34 | 1.00000001 .0000000 | 4,100,000.00 |
| Z | XS1240160967 | $€$ | 10,300,000.00 | 10,300,000.00 | 0.00 | 0.00 | 0.00 | 1.00000001 .0000000 | 10,300,000.00 |
| Total |  |  | 205,800,000.00 | 121,995,653.31 | 202,778.17 | 4,704,113.70 | 4,906,891.87 |  | 117,291,539.61 |


| Interest Accrual Detail |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Class | Days | Method | Index | Margin | Interest Rate | Beginning Principal Balance | Prior Unpaid Interest | Accrued Interest | $\begin{gathered} \text { Total } \\ \text { Interest } \\ \text { Due } \end{gathered}$ | Interest Paid | Current <br> Unpaid <br> Interest |
|  |  |  | (1) | (2) | (3) $=(1)+(2)$ |  | (4) | (5) | (6) $=(4)+(5)$ | (7) | (8) $=(6)-(7)$ |
| A | 89 | Act/360 | -0.30800\% | 0.80000\% | 0.49200\% | 76,695,653.31 | 0.00 | 93,282.60 | 93,282.60 | 93,282.60 | 0.00 |
| B | 89 | Act/360 | -0.30800\% | 1.40000\% | 1.09200\% | 24,700,000.00 | 0.00 | 66,682.59 | 66,682.59 | 66,682.59 | 0.00 |
| C | 89 | Act/360 | -0.30800\% | 1.85000\% | 1.54200\% | 6,200,000.00 | 0.00 | 23,635.64 | 23,635.64 | 23,635.64 | 0.00 |
| D | 89 | Act/360 | -0.30800\% | 2.20000\% | 1.89200\% | 4,100,000.00 | 0.00 | 19,177.34 | 19,177.34 | 19,177.34 | 0.00 |
| Z | 89 | Act/360 | -0.30800\% | 0.00000\% | 0.00000\% | 10,300,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total |  |  |  |  |  | 121,995,653.31 | 0.00 | 202,778.17 | 202,778.17 | 202,778.17 | 0.00 |


| Principal Deficiency Ledger |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Class | Beginning Ledger Balance | Increase of Debit on Ledger this Period | Reduction of Debit on Ledger this Period | Closing Ledger Balance |
| A | 0 | 0 | 0 | 0 |
| B | 0 | 0 | 0 | 0 |
| C | 0 | 0 | 0 | 0 |
| D | 0 | 0 | 0 | 0 |
| Z | 0 | 0 | 0 | 0 |

## CRD Retention

The Seller confirms its ongoing retention of the net economic interest of not less than $5 \%$ in accordance
with the text of Article 405 of the Capital Requirements Regulations and Article 51 of the Alternative
Investment Fund Managers Regulation

# Dilosk RMBS No. 1 Designated Activity Company 

## Residential Mortgage Backed Notes

## May 20, 2019 Distribution

## Distribution Amounts

## Available Amounts

| Available Revenue Receipts | €1,134,773.79 |
| :---: | :---: |
| [a] Revenue Receipts received by the Issuer during the Calculation Period or the Calculated Revenue Receipts | $€ 1,134,773.79$ |
| [b] Iinterest payable to the Issuer on the Transaction Account and income from Authorised Investments | $€ 0.00$ |
| [c] (Excluding (e) below) any amounts released from the General Reserve Fund when the General Reserve Fund Required Amount is reduced on an Interest Payment Date | $€ 0.00$ |
| [d] (Excluding (g) below) amounts released from the Liquidity Reserve Fund when the Liquidity Reserve Fund Required Amount is reduced to zero | $€ 0.00$ |
| [e] Amounts withdrawn from the General Reserve Fund to remedy a Revenue Shortfall | $€ 0.00$ |
| [f] Principal Receipts applied in order to remedy a Remaining Revenue Shortfall | $€ 0.00$ |
| [g] Amounts withdrawn from the Liquidity Reserve Fund in order to remedy a Remaining Revenue Shortfall | $€ 0.00$ |
| [h] Amounts calculated as Available Revenue Receipts in accordance with Condition 8.12(b)(ii) | $€ 0.00$ |
| [i] Other net income of the Issuer received during Calculation Period (other than any Principal Receipts) | $€ 0.00$ |
| Available Principal Receipts | €4,704,113.70 |
| [a] all Principal Receipts received by the Issuer during the immediately preceding Calculation Period | $€ 4,704,113.70$ |
| [b] Amounts to be credited to the Principal Deficiency Ledger pursuant to (e), (g), (i), (k) and/or (n) of the Pre-Enforcement Revenue | $€ 0.00$ |
| Priority of Payments on such Interest Payment Date |  |
| [c] (First Interest Payment Date only) the excess of (i) the aggregate of the proceeds of the Notes over (ii) the Initial Consideration | $€ 0.00$ |
| [d] Amounts to be applied as Available Principal Receipts in accordance with Condition 8.12(c)(i) | $€ 0.00$ |
| less |  |
| [i] Principal Receipts used during the preceding Calculation Period to purchase any Further Advances | $€ 0.00$ |
| Revenue Shortfall | €0.00 |
| For each Calculation Date, the extent by which [A] exceeds [B] |  |
| [A] Pre-Enforcement Revenue Priority of Payments (a) to (k) | $€ 342,052.63$ |
| [B] Available Revenue Receipts (excluding (e), (f) and (g)) | $€ 1,134,773.79$ |
| Remaining Revenue Shortfall | $€ 0.00$ |
| For each Calculation Date, the extent by which [A] exceeds [B] |  |
| [A] The sum of [i] and [ii] | €299,239.65 |
| [i] Senior Expenses | $€ 139,274.46$ |
| [ii] Whilst Class A Notes are outstanding, Interest amounts on the Class A Notes and the Class B Notes | $€ 159,965.19$ |
| [ii] After Class A Notes have been redeemed, Interest amounts on the Most Senior Class of Rated Notes |  |
| [B] Available Revenue Receipts (excluding (f) and (g)) | $€ 1,134,773.79$ |
| Collection Period Start | February 01, 2019 |
| Collection Period End | May 31, 2019 |

# Residential Mortgage Backed Notes 

## May 20, 2019 Distribution

## Payment Report

## Payment Priorities

## Pre-Enforcement Revenue Priority of Payments

(a) first, pro rata and pari passu any fees, costs, charges, expenses and other amounts due to the Trustee and/or any Appointee
(b) second, in or towards satisfaction pro rata and pari passu
(i) the Issuer Profit Amount
(ii) any remuneration then due and payable to or to become due and payable to;

> (i) the Agent Bank
(ii) the Registrar
(iii) the Paying Agents
$€ 0.00$
$€ 250.00$
$€ 2,125.00$
$€ 53,691.83$
$€ 0.00$
$€ 0.00$
$€ 76,750.98$
€4,464.65
$€ 492.00$
(d) fourth, to pay interest due and payable on the Class A Notes
(e) fifth, credit the Class A Principal Deficiency Sub-Ledger in an amount to eliminate any debit thereon;
(f) sixth, to pay interest due and payable on the Class B Notes
$€ 0.00$
(m) thirteenth, (ii) (ii) on the Final Rated Note Distribution Date, the General Reserve Ledger Residual Amount to applied as
$€ 0.00$ Available Revenue Receipts;
(n) fourteenth, to credit the Class Z Principal Deficiency Sub-Ledger to eliminate any debit thereon
$€ 0.00$
(o) fifteenth, the Subordinated Servicing Fee due and payable to the Servicer
(p) sixteenth, to pay interest due and payable on the Class Z Notes
$€ 0.00$

# Dilosk RMBS No. 1 Designated Activity Company 

## Residential Mortgage Backed Notes

$\square$
May 20, 2019 Distribution
(q) seventeenth, amounts of interest and any capitalised interest due to the Subordinated Loan Provider
(r) eighteenth, principal amounts due and payable to the Subordinated Loan Provider
(s) nineteenth, any Deferred Consideration due and payable under the Mortgage Sale Agreement to the Seller

## Pre-Enforcement Principal Priority of Payments

| (a) first, to meet any Remaining Revenue Shortfall; | $€ 0.00$ |
| :---: | :---: |
| (b) second, towards a credit to the Liquidity Reserve Fund to the Liquidity Reserve Fund Required Amount | $€ 0.00$ |
| (c) third, to redeem the Class A Notes until the Class A Notes have been redeemed in full; | $€ 4,704,113.70$ |
| (d) fourth, to redeem the Class A Notes until the Class B Notes have been redeemed in full; | $€ 0.00$ |
| (e) fifth, to redeem the Class A Notes until the Class C Notes have been redeemed in full; | $€ 0.00$ |
| (f) sixth, to redeem the Class A Notes until the Class D Notes have been redeemed in full; | $€ 0.00$ |
| (g) seventh, to redeem the Class A Notes until the Class E Notes have been redeemed in full; | $€ 0.00$ |
| (h) eighth, to redeem the Class A Notes until the Class F Notes have been redeemed in full; | $€ 0.00$ |

Dilosk RMBS No. 1 Designated Activity Company

## Residential Mortgage Backed Notes

## May 20, 2019 Distribution

Other Relevant Information
Relevant Informaion

| General Reserve Fund |  |
| :---: | :---: |
| Opening Balance | $€ 1,029,261.43$ |
| General Reserve Fund Required Amount |  |
| the lesser of [A] and [B] or upon redemption of the Rated Notes, 0 | $€ 1,029,261.43$ |
| [A] 0.5 per cent. of the Current Balance of the Mortgage Portfolio as at the Closing Date | $€ 1,029,261.43$ |
| [B] 1 per cent. of the Current Balance of the Mortgage Portfolio as at such Interest Payment Date | $€ 1,220,671.87$ |
| General Reserve Ledger Residual Amount | $€ 1,029,261.43$ |
| Debits | $€ 0.00$ |
| Credits | $€ 0.00$ |
| Closing Balance | $€ 1,029,261.43$ |
| Liquidity Reserve Fund |  |
| Opening Balance | $€ 1,029,261.43$ |
| Liquidity Reserve Fund Required Amount |  |
| 0.5 per cent. of the Current Balance of the Mortgage Portfolio as at the Closing Date | $€ 1,029,261.43$ |
| Upon redemption of the Rated Notes, 0 | $€ 0.00$ |
| Debits | $€ 0.00$ |
| Credits | $€ 0.00$ |
| Closing Balance | $€ 1,029,261.43$ |
| Subordinated Loan - N/A as the loan has been repaid |  |
| Opening Balance | $€ 0.00$ |
| SLF Coupon ( Euribor + SLF Margin ) |  |
| Interest Due | $€ 0.00$ |
| Interest Paid | $€ 0.00$ |
| Capitalised Interest | $€ 0.00$ |
| Principal Payment | $€ 0.00$ |
| Closing Balance | $€ 0.00$ |
| Issuer Profit Ledger |  |
| Opening Balance | $€ 3,750.00$ |
| Credits | $€ 250.00$ |
| Closing Balance | $€ 4,000.00$ |

## Dilosk RMBS No. 1 DAC

Performance
(a) Mortgage Porffolio Information

| Original Cut-Off Date | 30 April 2015 |
| :---: | :---: |
| Current Collection Period | 01-Feb-2019 to 30 April 2019 |
| Current Period Mortgage Information as at | 30 April 2019 |
| Portfolio Characteristics | Current Period (Date) |
| Mortgage Loans Outstanding as at the end of current collection period | € 117,463,004 |
| Mortgage Loans Outstanding at end of Previous Period | € 122,067,187 |
| Principal Repayments (if any) | € 4,704,114 |
| Principal Amount of Loans Repurchased (Non Eligible Loans if any) | €0 |
| Principal Amount of Loans Substitued (if any) | €0 |
| Further Advances (if any) | € 100,000 |
| Principal Losses (ff any) | € 70 |
| Mortgage Loans Outstanding as of Current Period | € 117,463,004 |
| Number of Loans Outstanding as at closing | 1,929 |
| Number of Loans Repurchased (Non Eligible Loans if any)* |  |
| Number of Loans as of Current Period | 1,362 |
| Current CPR Rate | 8.42\% |

[^0]

| Arrears Multiple (Mihs) | Current Period | Information at Original Cut-off Date (30 April 2015) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Current Balance ( $¢$ ) | \% of Total | No. of Loans | \% of Total | Original Balance ( () | \% of total | No. of Loans | \% of total |
| None | 115,067,210 | 97.96\% | 1,336 | 98.09\% | 203,845,300 | 99.02\% | 1,906 | 98.81\% |
| 0-1 | 1,014,806 | 0.86\% | 12 | 0.88\% | 1,720,094 | 0.84\% | 17 | 0.88\% |
| 1-2 | 541,770 | 0.46\% | 5 | 0.37\% | 218,810 | 0.11\% | 5 | 0.26\% |
| 2-3 | 12,034 | 0.01\% | 1 | 0.07\% | 88,612 | 0.04\% | 1 | 0.05\% |
| 3-4 | 3,598 | 0.00\% | 1 | 0.07\% | 0 | 0.00\% | 0 | 0.00\% |
| 4 4-6 | 139,936 | 0.12\% | 1 | 0.07\% | 0 | 0.00\% | 0 | 0.00\% |
| 6-12 | 509,546 | 0.43\% | 3 | 0.22\% | 0 | 0.00\% | 0 | 0.00\% |
| ${ }^{12+}$ | 174,103 | 0.15\% | 3 | 0.22\% | 0 | 0.00\% | 0 | 0.00\% |
| Total | 117,463,004.09 | 100.00\% | 1,362 | 100.00\% | 205,872,817 | 100.00\% | 1,929 | 100.00\% |


| List of Properties currently in Possession | No. of Loans | Principal Balance ( $¢$ ) | Interest Balance ( () | Total Current Valuation ( ) | Estimated Loss ( ) | Estimated Loss (\%) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 0 | 0 |  | 0 | 0 | 0.0\% |
|  | 0 | 0 |  | 0 | 0 | 0.0\% |
|  | 0 | 0 |  | 0 | 0 | 0.0\% |
|  | 0 | 0 |  | 0 | 0 | 0.0\% |
|  | 0 | 0 |  | 0 | 0 | 0.0\% |
|  | 0 | 0 |  | 0 | 0 | 0.0\% |
|  | 0 | 0 |  | 0 | 0 | 0.0\% |
|  | 0 | 0 |  | 0 | 0 | 0.0\% |
|  | 0 | 0 |  | 0 | 0 | 0.0\% |
|  |  |  |  |  |  |  |
| Sub-Total Outstanding Balance | 0 | 0 |  | 0 | 0 | 0 |


| operties in Possession - sold | No. of Loans | Principal Balance at Sale/ Realisation | Interest Balance at Sale/ | Total Current Valuation | Realised Loss ( () | Realised Loss (\%) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Balance B/F | 0 | 0 | 0 | 0 |  | 0.0\% |
| Monthly possessions move | 0 | 0 | 0 | 0 | - | .0\% |
| Sub-Total Outstanding Balance | 0 | $\bigcirc$ | 0 | 0 | , | 0.0\% |
| Total balance of repossessions sold | 0 | $\bigcirc$ | 0 | 0 |  | 0.0 |


| Summary | Current Period | Info. At original Cut-off Date |
| :--- | ---: | ---: |
|  |  |  |
| Total number of Accounts | 1,362 | 1,929 |
| Total number of Properties | 1,256 | 1,837 |
| Aggregate Balances of the Mortgages | $€ 117,463,004.09$ | $€ 205,872,816.67$ |
| Average Mortgage Balance | $€ 86,243$ | $€ 106,725$ |
| Largest Mortgage | $€ 584,380$ | $€ 684,734$ |
| Weighted Average Current LTV | $4.30 \%$ | $49.33 \%$ |
| Weighted Average Seasoning | 103.56 months | 65.51 months |
| Weighted Average Remaining Term | 17.48 years | 19.71 Years |
| Longest Maturity Date | $05 / 01 / 2049$ | $05 / 01 / 2049$ |
| Weighted Average Interest Rate | $3.8932 \%$ | $4.6103 \%$ |


| Current LTV (\%) |  | Current Period |  | Information at original Cut-Off Date (30 April 2015) |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $>$ | <= | Current Balance ( $£$ ) | \% of Total | No. of Loans | \% of Total | Balance ( () | \% of Total | No. of Loans | \% of Total |
| 0\% | 30\% | 31,307,526 | 26.65\% | 655 | 48.09\% | 37,020,594 | 17.98\% | 672 | 34.84\% |
| 30\% | 40\% | 22,065,311 | 18.78\% | 222 | 16.30\% | 37,241,003 | 18.09\% | 355 | 18.40\% |
| 40\% | 50\% | 21,473,860 | 18.28\% | 187 | 13.73\% | 38,970,361 | 18.93\% | 311 | 16.12\% |
| 50\% | 60\% | 14,026,093 | 11.94\% | 104 | 7.64\% | 31,386,321 | 15.25\% | 234 | 12.13\% |
| 60\% | 70\% | 10,750,874 | 9.15\% | 79 | 5.80\% | 20,959,495 | 10.18\% | 135 | 7.00\% |
| 70\% | 80\% | 12,027,779 | 10.24\% | 74 | 5.43\% | 17,913,215 | 8.70\% | 107 | 5.55\% |
| 80\% | 90\% | 5,811,561 | 4.95\% | 41 | 3.01\% | 22,381,828 | 10.87\% | 115 | 5.96\% |
| 90\% | 95\% | 0 | 0.00\% | 0 | 0.00\% | 0 | 0.00\% | 0 | 0.00\% |
| 95\% | 100\% | 0 | 0.00\% | 0 | 0.00\% | 0 | 0.00\% | 0 | 0.00\% |
| 100\% |  | 0 | 0.00\% | 0 | 0.00\% | 0 | 0.00\% | 0 | 0.00\% |
| Total |  | 117,463,004 | 100.00\% | 1362 | 100.00\% | 205,872,817 | 100.00\% | 1,929 | 100.00\% |


|  | Current Period | Original Info |
| :--- | ---: | ---: |
| Minimum LTV | $0.02 \%$ | $1.17 \%$ |
| Maximum LTV | $88.86 \%$ | $88.50 \%$ |
| Weighted Average LTV | $44.50 \%$ | $49.33 \%$ |


| $\begin{aligned} & \text { Indexed LTV (\%) - Indexed to } \\ & 28 \text { February } 2019 \\ & \hline \end{aligned}$ |  | Current Period | Information at original Cut-off Date (30 April 2015) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| , | < |  | \% of Total | No. of Loans | \% of Total | Balance ( $£$ ) | \% of Total | No. of Loans | \% of Total |
| 0\% | 30\% | 51,092,051 | 43.50\% | 868 | 63.73\% | 28,810,368 | 13.99\% | 590 | 30.59\% |
| 30\% | 40\% | 38,157,073 | 32.48\% | 306 | 22.47\% | 31,203,018 | 15.16\% | 333 | 17.26\% |
| 40\% | 50\% | 26,058,633 | 22.18\% | 167 | 12.26\% | 39,144,872 | 19.01\% | 332 | 17.21\% |
| 50\% | 60\% | 1,525,834 | 1.30\% | 17 | 1.25\% | 50,988,598 | 24.77\% | 354 | 18.35\% |
| 60\% | 70\% | 629,413 | 0.54\% | 4 | 0.29\% | 44,449,652 | 21.59\% | 254 | 13.17\% |
| 70\% | 80\% | 0 | 0.00\% | 0 | 0.00\% | 10,530,617 | 5.12\% | 60 | 3.11\% |
| 80\% | 90\% | 0 | 0.00\% | 0 | 0.00\% | 571,089 | 0.28\% | 4 | 0.21\% |
| 90\% | 100\% | 0 | 0.00\% | 0 | 0.00\% | 174,603 | 0.08\% | 2 | 0.10\% |
| 100\% |  | 0 | 0.00\% | 0 | 0.00\% | 0 | 0.00\% | 0 | 0.00\% |
| Total |  | 117,463,004 | 100.00\% | 1362 | 100.00\% | 205,872,817 | 100.00\% | 1,929 | 100.00\% |


|  | Current Period | Original Info |
| :--- | ---: | ---: |
| Minimum indexed LTV | $0.01 \%$ | $1.26 \%$ |
| Maximum indexe LTV | $61.94 \%$ | $95.49 \%$ |
| Weighted Average indexed LTV | $30.83 \%$ | $48.42 \%$ |


| Mortgage Size |  | Current Period | Information at original Cut-Off Date (30 April 2015) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| > | < |  | \% of Total | No. of Loans | \% of Total | Balance ( () | \% of Total | No. of Loans | \% of Total |
| 0 | 20,000 | 2,300,184 | 1.96\% | 207 | 15.20\% | 2,046,299 | 0.99\% | 157 | 8.14\% |
| 20,000 | 40,000 | 6,181,548 | 5.26\% | 203 | 14.90\% | 6,711,968 | 3.26\% | 223 | 11.56\% |
| 40,000 | 60,000 | 8,833,709 | 7.52\% | 179 | 13.14\% | 12,033,217 | 5.84\% | 241 | 12.49\% |
| 60,000 | 80,000 | 9,677,102 | 8.24\% | 139 | 10.21\% | 15,453,921 | 7.51\% | 222 | 11.51\% |
| 80,000 | 100,000 | 14,577,310 | 12.41\% | 162 | 11.89\% | 18,584,782 | 9.03\% | 206 | 10.68\% |
| 100,000 | 120,000 | 14,820,704 | 12.62\% | 135 | 9.91\% | 20,502,115 | 9.96\% | 186 | 9.64\% |
| 120,000 | 140,000 | 14,012,781 | 11.93\% | 108 | 7.93\% | 25,688,701 | 12.48\% | 199 | 10.32\% |
| 140,000 | 160,000 | 8,797,226 | 7.49\% | 59 | 4.33\% | 18,675,127 | 9.07\% | 125 | 6.48\% |
| 160,000 | 180,000 | 8,778,248 | 7.47\% | 52 | 3.82\% | 18,150,291 | 8.82\% | 107 | 5.55\% |
| 180,000 | 200,000 | 6,650,261 | 5.66\% | 35 | 2.57\% | 10,643,064 | 5.17\% | 56 | 2.90\% |
| 200,000 | 250,000 | 9,336,818 | 7.95\% | 42 | 3.08\% | 22,548,132 | 10.95\% | 103 | 5.34\% |
| 250,000 | 300,000 | 5,694,737 | 4.85\% | 21 | 1.54\% | 12,108,403 | 5.88\% | 45 | 2.33\% |
| 300,000 | 350,000 | 2,501,716 | 2.13\% | 8 | 0.59\% | 9,269,366 | 4.50\% | 29 | 1.50\% |
| 350,000 | 400,000 | 1,471,153 | 1.25\% | 4 | 0.29\% | 4,829,028 | 2.35\% | 13 | 0.67\% |
| 400,000 | 450,000 | 851,996 | 0.73\% | 2 | 0.15\% | 1,682,820 | 0.82\% | 4 | 0.21\% |
| 450,000 | 500,000 | 1,891,490 | 1.61\% | 4 | 0.29\% | 2,356,211 | 1.14\% | 5 | 0.26\% |
| 500,000 | 750,000 | 1,086,023 | 0.92\% | 2 | 0.15\% | 4,589,374 | 2.23\% | 8 | 0.41\% |
| 750,000 |  | 0 | 0.00\% | 0 | 0.00\% | 0 | 0.00\% | 0 | 0.00\% |
| Total |  | 117,463,004 | 100.00\% | 1362 | 100.00\% | 205,872,817 | 100.00\% | 1,929 | 100.00\% |


|  | Current Period | Original Info |
| :--- | ---: | ---: |
| Minimum | $€ 21$ | $€ 2,537$ |
| Maximum | $€ 584,380$ | $€ 684,724$ |
| Average | $€ 86,243$ | $€ 106,725$ |


| Seasoning (Mths) |  | Current Period | Information at original Cut-Off Date (30 April 2015) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| > | <= | Current Balance ( () | \% of Total | No. of Loans | \% of Total | Balance ( $¢$ ) | \% of Total | No. of Loans | \% of Total |
| 1900-01-00 | 03/01/1900 | 0 | 0.00\% | 5 | 0.37\% | 0 | 0.00\% | 0 | 0.00\% |
| 03/01/1900 | 06/01/1900 | 514,285 | 0.44\% | 3 | 0.22\% | 0 | 0.00\% | 0 | 0.00\% |
| 06/01/1900 | 09/01/1900 | 80,702 | 0.07\% | 3 | 0.22\% | 0 | 0.00\% | 0 | 0.00\% |
| 09/01/1900 | 12/01/1900 | 71,242 | 0.06\% | 3 | 0.22\% | 0 | 0.00\% | 0 | 0.00\% |
| 12/01/1900 | 24/01/1900 | 443,891 | 0.38\% | 14 | 1.03\% | 14,660,534 | 7.12\% | 108 | 5.60\% |
| 24/01/1900 | 05/02/1900 | 512,523 | 0.44\% | 16 | 1.17\% | 39,079,281 | 18.98\% | 267 | 13.84\% |
| 05/02/1900 | 17/02/1900 | 91,906 | 0.08\% | 1 | 0.07\% | 37,576,918 | 18.25\% | 281 | 14.57\% |
| 17/02/1900 | 29/02/1900 | 0 | 0.00\% | 0 | 0.00\% | 20,928,069 | 10.17\% | 183 | 9.49\% |
| 29/02/1900 | 12/03/1900 | 10,923,717 | 9.30\% | 100 | 7.34\% | 40,445,670 | 19.65\% | 354 | 18.35\% |
| 12/03/1900 | 24/03/1900 | 29,464,783 | 25.08\% | 235 | 17.25\% | 14,357,563 | 6.97\% | 116 | 6.01\% |
| 24/03/1900 | 05/04/1900 | 21,411,901 | 18.23\% | 200 | 14.68\% | 70,779 | 0.03\% | 2 | 0.10\% |
| 05/04/1900 | 17/04/1900 | 10,894,303 | 9.27\% | 119 | 8.74\% | 1,038,517 | 0.50\% | 15 | 0.78\% |
| 17/04/1900 | 29/04/1900 | 22,895,613 | 19.49\% | 248 | 18.21\% | 2,913,085 | 1.41\% | 48 | 2.49\% |
| 29/04/1900 |  | 20,158,139 | 17.16\% | 415 | 30.47\% | 34,802,402 | 16.90\% | 555 | 28.77\% |
| Total |  | 117,463,004 $\quad 100.00 \%$ |  | 1362 | 100.00\% | 205,872,817 | 100.00\% | 1,929 | 100.00\% |
|  |  | Current Period | Original Info |  |  |  |  |  |  |
| Minimum |  | -1.87 months | 14.96 months |  |  |  |  |  |  |
| Maximum |  | 216.89 months | 171.78 months |  |  |  |  |  |  |
| Weighted Average |  | 103.56 months | 65.51 months |  |  |  |  |  |  |


| Remaining Term (Yrs) |  | Current Period | Information at original Cut-Off Date (30 April 2015) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $>$ | < |  | \% of Total | No. of Loans | \% of Total | Balance ( () | \% of Total | No. of Loans | \% of Total |
| 1900-01-00 | 05/01/1900 | 6,854,780 | 5.84\% | 264 | 19.38\% | 3,894,235 | 1.89\% | 146 | 7.57\% |
| 05/01/1900 | 10/01/1900 | 15,125,178 | 12.88\% | 265 | 19.46\% | 28,090,955 | 13.64\% | 455 | 23.59\% |
| 10/01/1900 | 15/01/1900 | 21,227,755 | 18.07\% | 251 | 18.43\% | 35,793,806 | 17.39\% | 377 | 19.54\% |
| 15/01/1900 | 20/01/1900 | 24,477,496 | 20.84\% | 226 | 16.59\% | 38,349,254 | 18.63\% | 322 | 16.69\% |
| 20/011900 | 25/01/1900 | 29,752,460 | 25.33\% | 205 | 15.05\% | 35,517,023 | 17.25\% | 234 | 12.13\% |
| 25/01/1900 | 30/01/1900 | 20,025,336 | 17.05\% | 151 | 11.09\% | 40,496,450 | 19.67\% | 234 | 12.13\% |
| 30/01/1900 |  | 0 | 0.00\% | 0 | 0.00\% | 23,731,095 | 11.53\% | 161 | 8.35\% |
| Total |  | 117,463,004 | 100.00\% | 1362 | 100.00\% | 205,872,817 | 100.00\% | 1,929 | 100.00\% |


|  | Current Period | Original Info |
| :--- | :--- | :--- |
| Minimum | 0.00 years | 0.42 years |
| Maximum | 29.75 years | 33.71 years |
| Weighted Average | 17.48 years | 19.71 years |


| Products by Interest Rate Type | Current Period | Information at original Cut-Off Date (30 April 2015) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Type | Current Balance ( $\mathbf{\epsilon}$ ) | \% of Total | No. of Loans | \% of Total | Balance ( ) | \% of Total | No. of Loans | \% of Total |
| Fixed | 184,071 | 0.16\% | 3 | 0.22\% | 22,700,664 | 10.91\% | 196 | 10.01\% |
| Variable | 117,278,933 | 99.84\% | 1359 | 99.78\% | 183,172,153 | 89.09\% | 1,733 | 89.99\% |
| Tracker | 0 | 0.00\% | 0 | 0.00\% | 0 | 0.00\% | 0 | 0.00\% |
| Total | 117,463,004 | 100.00\% | 1362 | 100.00\% | 205,872,817 | 100.00\% | 1,929 | 100.00\% |


| Fixed Rate Loan Maturity (Miths) |  | Current Period | Information at original Cut-Off Date (30 April 2015) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $>$ | < | Current Balance ( $£$ ) | \% of Total | No. of Loans | \% of Total | Balance ( $£$ ) | \% of Total | No. of Loans | \% of Total |
| 03 | 3 | 42,574 | 23.13\% | 1 | 33.33\% | 2,379,606 | 17.08\% | 18 | 17.32\% |
| $3 \quad 6$ | 6 | 67,188 | 36.50\% | 1 | 33.33\% | 272,527 | 8.84\% | 4 | 8.66\% |
| 6 9 | 9 | 0 | 0.00\% | 0 | 0.00\% | 6,375,817 | 24.04\% | 50 | 20.78\% |
| 12 | 12 | 0 | 0.00\% | 0 | 0.00\% | 4,901,049 | 18.29\% | 46 | 20.35\% |
| 12 24 | 24 | 0 | 0.00\% | 0 | 0.00\% | 5,526,542 | 19.72\% | 53 | 22.08\% |
| 24 36 | 36 | 0 | 0.00\% | 0 | 0.00\% | 1,588,841 | 5.89\% | 13 | 5.63\% |
| $36 \quad 48$ | 48 | 0 | 0.00\% | 0 | 0.00\% | 969,130 | 3.60\% | 8 | 3.46\% |
| 48 |  | 74,310 | 40.37\% | 1 | 33.33\% | 687,152 | 2.55\% | 4 | 1.73\% |
| Total |  | 184,071 | 100.00\% | 3 | 100.00\% | 22,700,664 | 100.00\% | 196 | 100.00\% |


|  | Current Period | Original Info |
| :--- | :--- | ---: |
| Minimum | 1.00 Months | 0.03 Months |
| Maximum | 58.00 Months | 103.6 Monhth |
| Weighted Average | 3.94 Months | 14.72 Months |


| Original Term (yrs) |  | Current Period | Information at original Cut-off Date (30 April 2015) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| > | < | Current Balance ( $¢$ ) | \% of Total | No. of Loans | \% of Total | Balance ( ) | \% of Total | No. of Loans | \% of Total |
| 0 | 10 | 679,067 | 0.58\% | 50 | 3.67\% | 624,497 | 0.30\% | 601 | 2.43\% |
| 10 | 15 | 5,322,481 | 4.53\% | 117 | 8.59\% | 8,658,809 | 4.21\% | 377 | 6.25\% |
| 15 | 20 | 22,063,702 | 18.78\% | 411 | 30.18\% | 21,413,396 | 10.40\% | 322 | 17.58\% |
| 20 | 25 | 30,575,371 | 26.03\% | 342 | 25.11\% | 52,936,042 | 25.71\% | 234 | 25.48\% |
| 25 | 30 | 37,686,206 | 32.08\% | 285 | 20.93\% | 49,579,718 | 24.08\% | 234 | 34.07\% |
| 30 | 35 | 21,136,177 | 17.99\% | 157 | 11.53\% | 46,331,596 | 22.50\% | 161 | 14.19\% |
| 35 |  | 0 | 0.00\% | 0 | 0.00\% | 26,328,759 | 12.79\% | 0 | 0.00\% |
| Total |  | 117,463,004 | 100.00\% | 1362 | 100.00\% | 205,872,817 | 100.00\% | 1,929 | 100.00\% |


|  |  |  |
| :--- | :--- | ---: |
|  | Current Period | Original Info |
| Minimum | 5.00 Years | 5.06 Years |
| Maximum | 35.00 Years | 35.00 Years |
| Weighted Average | 26.38 Years | 25.17 Years |


| Market Segment | Current Period | Information at original Cut-off Date (30 April 2015) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| First Time Buyer | Current Balance ( $£$ ) | \% of Total | No. of Loans | \% of Total | Balance ( () | \% of Total | No. of Loans | \% of Total |
| Yes | 44,424,535 | 37.82\% | 402 | 29.52\% | 65,533,064 | 31.83\% | 521 | 27.01\% |
| No | 73,038,469 | 62.18\% | 960 | 70.48\% | 140,339,752 | 68.17\% | 1,408 | 72.99\% |
| Total | 117,463,004 | 100.00\% | 1362 | 100.00\% | 205,872,817 | 100.00\% | 1,929 | 100.00\% |


| Geographical Concentration <br> County | Current Period | \% of Total | No. of Loans | Information at original Cut-Off Date (30 April 2015) |  |  | No. of Loans | \% of Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | \% of Total | Balance ( () | \% of Total |  |  |
| Carlow | 1,230,902.25 | 1.05\% | 21 | 1.54\% | 2,105,782.19 | 1.02\% | 26 | 1.35\% |
| Cavan | 355,884.16 | 0.30\% | 13 | 0.95\% | 712,111.49 | 0.35\% | 17 | 0.88\% |
| Clare | 1,717,150.24 | 1.46\% | 27 | 1.98\% | 2,464,850.29 | 1.20\% | 33 | 1.71\% |
| Cork | 15,213,952.49 | 12.95\% | 189 | 13.88\% | 24,447,738.83 | 11.88\% | 256 | 13.27\% |
| Donegal | 585,418.63 | 0.50\% | 12 | 0.88\% | 916,532.30 | 0.45\% | 16 | 0.83\% |
| Dublin | 61,079,354.18 | 52.00\% | 578 | 42.44\% | 109,911,210.47 | 53.39\% | 849 | 44.01\% |
| Galway | 6,421,940.15 | 5.47\% | 81 | 5.95\% | 9,795,623.59 | 4.76\% | 97 | 5.03\% |
| Kerry | 1,721,243.14 | 1.47\% | 23 | 1.69\% | 2,837,649.36 | 1.38\% | 36 | 1.87\% |
| Kildare | 5,836,152.85 | 4.97\% | 71 | 5.21\% | 9,263,005.63 | 4.50\% | 85 | 4.41\% |
| Kilkenny | 404,253.10 | 0.34\% | 9 | 0.66\% | 891,973.91 | 0.43\% | 14 | 0.73\% |
| Laois | 776,136.57 | 0.66\% | 14 | 1.03\% | 1,326,157.83 | 0.64\% | 17 | 0.88\% |
| Leitrim | 59,120.19 | 0.05\% | 2 | 0.15\% | 154,576.46 | 0.08\% | 5 | 0.26\% |
| Limerick | 1,340,497.26 | 1.14\% | 22 | 1.62\% | 3,053,743.69 | 1.48\% | 39 | 2.02\% |
| Longford | 12,780.39 | 0.01\% | 1 | 0.07\% | 215,978.01 | 0.10\% | 7 | 0.36\% |
| Louth | 1,558,695.35 | 1.33\% | 25 | 1.84\% | 2,487,231.70 | 1.21\% | 36 | 1.87\% |
| Mayo | 465,994.53 | 0.40\% | 17 | 1.25\% | 820,518.65 | 0.40\% | 20 | 1.04\% |
| Meath | 5,152,057.22 | 4.39\% | 58 | 4.26\% | 9,130,730.95 | 4.44\% | 92 | 4.77\% |
| Monaghan | 335,233.64 | 0.29\% | 12 | 0.88\% | 770,750.76 | 0.37\% | 14 | 0.73\% |
| Offaly | 1,387,355.65 | 1.18\% | 21 | 1.54\% | 1,954,956.21 | 0.95\% | 22 | 1.14\% |
| Roscommon | 82,933.44 | 0.07\% | 2 | 0.15\% | 180,785.47 | 0.09\% | , | 0.16\% |
| Sligo | 1,259,478.36 | 1.07\% | 17 | 1.25\% | 2,498,158.01 | 1.21\% | 27 | 1.40\% |
| Tipperary | 1,281,134.05 | 1.09\% | 20 | 1.47\% | 2,549,053.91 | 1.24\% | 29 | 1.50\% |
| Waterford | 1,356,191.14 | 1.15\% | 25 | 1.84\% | 2,510,045.91 | 1.22\% | 39 | 2.02\% |
| Westmeath | 849,368.70 | 0.72\% | 13 | 0.95\% | 1,474,857.31 | 0.72\% | 19 | 0.98\% |
| Wexford | 1,639,870.66 | 1.40\% | 29 | 2.13\% | 3,064,134.50 | 1.49\% | 46 | 2.38\% |
| Wicklow | 5,339,905.75 | 4.55\% | 60 | 4.41\% | 10,334,659.24 | 5.02\% | 85 | 4.41\% |
| Total | 117,463,004 | 100.00\% | 1,362 | 100.00\% | 205,872,817 | 100.00\% | 1,929 | 100.00\% |


[^0]:    *Funding of further advance occurred after the collection period end date, therefore principal will be allocated at the next interest payment date.

